

## Measuring financial strain in the lives of survivors of intimate partner violence

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## Measuring Financial Strain in the Lives of Survivors of Intimate Partner Violence

### **Abstract**

Agencies serving survivors of intimate partner violence (IPV) often include economic empowerment programs and approaches as a way to assist survivors struggling with avoiding poverty and gaining financial independence. Understanding and addressing the economic needs of IPV survivors is more complex than just knowing their income. Indeed, survivors' ability to manage their finances and any financial stress or strain should also be assessed to fully understand their needs. The Financial Strain Survey (FSS) (Aldana & Liljenquist, 1998) provides a useful tool for screening and understanding survivors' complex financial needs. Using data from 457 IPV survivors from seven U.S. states and Puerto Rico, the current study evaluates the factor structure, reliability, and validity of using the FSS with IPV survivors. Findings indicate that the FSS is a reliable instrument for use with IPV survivors. The conclusion discusses the FSS as a practical tool for both practice and research with this population.

Keywords: Intimate partner violence, economic abuse, financial strain, poverty

Experiencing intimate partner violence (IPV) and financial hardship are often intertwined. The dynamics of an abusive relationship may include economic abuse tactics which compromise a survivor's ability to work, pursue an education, have access to resources, and establish financial skills, knowledge, and security (Adams, Sullivan, Bybee, & Greeson, 2008). Thus, a common goal among programs serving IPV survivors is increasing economic empowerment and self-sufficiency in this population. Achieving this goal entails more than a focus on traditional employment readiness strategies. Survivors of economic abuse often experience emotional and mental health barriers in addition to material hardships and sometimes poverty (Raphael, 2002; Tolman & Rosen, 2001). Therefore, economic empowerment programs, and advocates working in those programs, must also consider and address the financial strain caused by the interaction of abuse and lack of access to resources. Financial strain, as defined by social science researchers, is a concept that gives psychological meaning to the experience of economic difficulties (Gutman, McLoyd, & Tokoyama, 2005). An understanding of the types and degree of financial strain experienced by an individual can aid advocates and practitioners in crafting responses and individualized approaches to economically empowering women. However, no measures of financial strain or related constructs have been validated with IPV survivors.

The Financial Strain Survey (FSS) (Aldana & Liljenquist, 1998) was constructed to measure financial strain among adults. Aldana and Liljenquist (1998) validated the survey among two groups: one group of employed adults who had voluntarily received services from one of several Consumer Credit Counseling (CCC) centers and a second group of employed adults working in the city of Provo, Utah. Although the validation of the FSS among adults in Utah suggest that the survey may be a useful tool for studying financial strain among all adults

(Aldana & Liljenquist, 1998), no research has been published on the psychometric properties of the FSS among survivors of intimate partner violence. The purpose of the present study, therefore, was to evaluate the reliability, validity and factor structure of the FSS in a sample of female survivors of intimate partner violence currently receiving services from domestic violence agencies.

## **Background**

### **Intimate Partner Violence, Economic Dependence, and Financial Strain**

An estimated two million women per year are victims of IPV in the United States (Tjaden & Thoennes, 1998). IPV includes threatened, attempted, or completed physical, sexual, emotional, and economic abusive behaviors used by the perpetrator to gain power and control over the victim. IPV is experienced by women of all racial backgrounds. Findings from the 2010 The National Intimate Partner and Sexual Violence Survey indicate that the lifetime prevalence of rape, physical violence, or stalking by an intimate partner is 34.6 percent for Whites, 37.1 percent for Latinas, 43.7 percent for Blacks, 46 percent for American Indians and Alaskan Natives, and 53.8 percent for women of mixed race (Black et al, 2011). Only women of Asian or Pacific Islander backgrounds report a notably lower rate, specifically 19.6 percent (Black et al., 2001). In addition to the slightly higher rates of IPV experiences among most non-White groups in the survey, help-seeking behaviors may also differ among racial and ethnic groups. In particular, Latina survivors of IPV face barriers, such as limitations on access to resources (Smedley, Stith, & Nelson, 2003), cultural preferences to seek familial instead of formal help (Cuevas & Sabina, 2010), and a lack of access to linguistically competent services (Sabina, Cuevas, & Schally, 2012), . Thus, research on IPV must consider cultural differences and include diverse sample members.

While IPV occurs among socioeconomic backgrounds, understanding the role of financial strain among survivors is important as low-income women are more often subject to abuse than middle or upper-income women (Meier, 1997; Tolman & Raphael, 2000). Results from the National Crime Victimization Survey demonstrated that women in families with annual incomes less than \$10,000 were 4 times more likely to be victimized than other women (Bachman & Saltzman, 1995). Furthermore, economic dependency on the perpetrator is a primary reason that victims do not leave abusive relationships regardless of financial status (Anderson & Saunders, 2003; Barnett, 2000; Kim & Gray, 2008). Although previous research demonstrates the interplay among financial status, economic dependence and IPV, few studies have examined the role of the victim's financial strain and its effects on the victim's situation.

### **Conceptualizing and Measuring Financial Strain**

Financial strain encompasses a range of outcomes including individual control and mastery, interpersonal relationships, family tension and resource constraint (Shippee, Wilkinson & Ferraro, 2012). Unlike measures that focus solely on employment, income, education or other socioeconomic measures, financial strain “gives psychological meaning to the experience of economic difficulties” (Gutman, 2005, p. 428). This generally accepted definition of financial strain, articulated by Gutman and colleagues (2005), is based in a larger literature examining financial strain (Vinokur, Price, & Caplan, 1996; Voydanoff, 1990). Although their work provides a strong conceptual definition of the term, it reduces financial strain to a three-item measure. Specifically, the term was conceptualized as the degree to which parents report: (1) difficulties in paying bills, (2) not having enough money to make ends meet and (3) worrying about not having enough money; and a survey question directly asked about each component individually (Gutman, McLoyd, & Tokoyama, 2005).

Other studies have similarly operationalized the concept of financial strain with a limited scope. For example, Gudmunson, Beutler, Israelsen, McCoy & Hill (2007) examined the link between financial strain and marital instability and measured financial strain using 2-items: (1) overall, how satisfied are you with your financial situation and (2) how often do you worry that your total family income will not be enough to meet your family's expenses and bills? Similarly, Conger and Eler (1994) used four measures to reflect financial strain including (1) "Unmet financial needs," tapping specific needs that cannot be met due to financial hardship; (2) "Can't make ends meet," reflecting general perception that financial resources are insufficient; (3) "Financial adjustments" tapping specific ways the family has tried to economize to lessen their financial problems; and (4) "Negative financial life events" covering 15 specific negative financial events (i.e. cut wages, layoff, etc.). These measures focus primarily on the perceived ability to manage financially and the perceived stress or worry that economic difficulties may create. However, these measures do not examine the broader picture in which financial strain has a ripple effect into multiple areas of one's life including financial knowledge and behaviors, interpersonal relationships and emotional distress.

Aldana and Liljenquist (1998) developed the most complete and robust instrument, the Financial Strain Survey (FSS). The survey includes 18 Likert-type survey questions in five areas of financial strain including financial education, relationships, physical symptoms, credit card use, and ability to meet financial obligations. In addition to developing the survey, Aldana and Liljenquist (1998) tested it and concluded it to be a reliable and valid measure of financial strain. However, no research to date has used the FSS among this population. Hence, the research questions for this study include: 1) What are the psychometric properties of the FSS among a culturally diverse group of female survivors of IPV? 2) How strongly does the FSS correlate

with other financial measures including economic self-efficacy, economic self-sufficiency and difficulty with income?

### **Methods**

This paper utilizes survey data collected during the pre-test interview of a longitudinal, experimental study evaluating the impact of the *Moving Ahead through Financial Management* financial literacy program with IPV survivors. This program was created by The Allstate Foundation in partnership with the National Network to End Domestic Violence (NNEDV) and was implemented with IPV survivors in domestic violence organizations across the U.S. The curriculum was created to help survivors identify the signs of economic abuse and its impact, increase their knowledge of financial issues, enhance their ability to manage their finances, and obtain the confidence they need to rebuild their financial lives ([www.clicktoempower.org](http://www.clicktoempower.org)).

Potential participants were recruited from fourteen domestic violence programs in seven states and Puerto Rico. Agencies were selected from areas representing different socioeconomic backgrounds, from both city and suburban locations, and from the Northeast, Midwest, Texas and Puerto Rico regions. Advocates were asked to recruit participants by advertising the study within their agency and were provided with a screening checklist to review with potential participants. The checklist included the eligibility criteria which stated that the woman must (i) have experienced some form of IPV (i.e., physical, sexual, emotional, or economic) within the past 12 months, (ii) be 18 years of age or older, (iii) not have attended a financial literacy class within the past 2 years, (iv) be committed to attend the curriculum group if selected, and (v) be committed to participate in the research project whether or not they are selected for the curriculum group.

Women who met the criteria and expressed interest in participating in the study completed a contact sheet and were then contacted by a member of the research team to arrange a face-to-face interview. The research team members had multiple years of experience working with survivors and were trained on the research protocol. Precautions were taken to ensure all contact with survivors was conducted in a safe and sensitive manner. All materials (i.e., survey instrument, consent forms) were available in English and Spanish; research participants could also choose if they wanted the interview to be conducted in English or Spanish. The availability of a Spanish-language option was particularly important because a large number of study participants were Spanish-speaking. The translation of the study instrument was a lengthy and complex process and focused on the cultural and contextual translation of the document for women from different Latino groups including Puerto Ricans and Mexicans. Additionally, all materials were approved by the Institutional Review Board located at the authors' university.

Interviews lasted approximately one hour covering a wide range of measures including the Financial Strain Survey and numerous demographic variables. The instrument was available in both paper and online format through SNAP<sup>©</sup>, a web-based survey tool. During the interview, the researcher asked the questions and answers were either typed into the computer or written on the paper survey. All of the participants signed consent forms prior to beginning the interview. For participating in the first round of data collection, participants were given a \$20 VISA gift card. Upon conclusion of the first interview, participants were randomly assigned to a control or experimental group with the experimental group receiving the curriculum. Three more interviews followed this pretest interview; however, the results presented in this paper come from the pretest data only.

## **Sample**

Four hundred and fifty seven female survivors of IPV participated in the first round of data collection. The mean age was 36 years (SD = 9.15). The sample was racially diverse with 18% of the sample identifying as Caucasian, 20% as African American, 54% as Latina/Hispanic, and 8% as “Other,” reflecting the demographics of our study cities in states such as Texas, New York, and New Jersey and Puerto Rico. Approximately half (52%) of the respondents were born in the United States. Almost half (48%) reported a yearly income under \$10,000. Just over forty-five percent of the participants were employed and over thirteen percent were currently students. Almost half (48%) of the respondents received services for less than 3 months from the domestic violence organization and received a wide range of services as indicated in Table 1. Eighty percent of the women reported having children, 55% reported having health insurance, and 72% reported currently receiving social services.

[insert Table 1 here]

### **Measures**

The survey instrument was comprised of numerous validated or revised scales. For this paper, the Financial Strain Survey (FSS), an economic self-efficacy scale, the Economic Self-Sufficiency scale, and several questions on demographic variables including age, ethnicity, level of income, difficulty with income, and employment were examined.

**Financial strain.** The Financial Strain Survey (Aldana & Liljenquist, 1998) is an 18-item scale that measures five areas of financial strain including poor financial education (3 items), poor relationships (4 items), physical symptoms (4 items), poor credit card use (3 items) and unable to meet financial obligations (4 items). Participants were asked to indicate how often the items applied to them over the past 12 months. Participants indicated such frequency using a 5-point scale with answers ranging from 1 (*never*) to 5 (*always*). In this sample of female IPV

survivors, the survey along with each subscale study demonstrated moderate to high internal reliability (Financial Strain,  $\alpha=.84$ , Poor Financial Education,  $\alpha=.81$ , Poor Relationships,  $\alpha=.80$ , Physical Symptoms,  $\alpha=.87$ , Poor Credit Card Use,  $\alpha=.54$ , and Unable to Meet Obligations,  $\alpha=.82$ ). Item numbers 1, 2, 3 and 15 were recoded as they were negatively worded items. Table 2 identifies the mean and standard deviations of each of the items, subscales and overall scale of the responses to the FSS, divided by the five subscales.

[insert Table 2 here]

**Economic self-efficacy.** The survey also included questions related to economic self-efficacy to examine respondents' confidence in responding to and handling financial issues. Economic self-efficacy was measured by altering the General Self-Efficacy Scale (Schwarzer & Jerusalem, 1995) to include economic language. This scale has historically shown to be a reliable and valid scale when measuring self-efficacy and used with many different sample groups such as teachers, college students (Brafford & Beck, 1991; Gibson & Dembo, 1984) and in different languages including German, Spanish, and Chinese (Schwarzer et al., 2008).

To alter the scale, economic terms were included. For example, the first item of in the scale states, "*I can always manage to solve difficult problems if I try hard enough.*" The item was rephrased to state, "*I can always manage to solve difficult financial problems if I try hard enough.*" Response options ranged from 1 (*strongly disagree*) to 5 (*strong agree*) on a five-point Likert scale. An exploratory factor analysis was run and resulted in the same single factor, confirming the scale with the sample. Among this sample, the scale demonstrated adequate internal reliability with a Cronbach's Alpha of .88.

**Economic self-sufficiency.** Economic self-sufficiency (Gowdy & Pearlmuter, 1993) was included to measure respondents' perceived ability to accomplish specific tasks in the past

month. The original WEN Economic Self-Sufficiency Survey includes 15 questions with four distinct subscales. Participants rate their level of economic self-sufficiency over the past month by using a 5-point scale with answers ranging from 1 (*no, not at all*) to 5 (*yes, all of the time*). Because this scale has not been used or tested since the early 1990s, an exploratory factor analysis was run with this sample and the number of items was reduced from fifteen to ten including two subscales: Ability to Manage Daily/Immediate Financial Needs (7 questions,  $\alpha=.80$ ) and Ability To Have Discretionary Funds (3 questions,  $\alpha=.74$ ).

**Difficulty with income.** To measure the participant's perceived difficulty with income, participants were asked, "*Over the past 12 months, how difficult was it for you to live on your annual household income?*" Response options ranged from 1 (*not at all difficult*) to 5 (*extremely difficult*).

### **Data Analysis**

A three-part process was used to confirm the factor structure of the FSS among IPV survivors, test the reliability of the FSS, and to evaluate the predictive and concurrent validity of the instrument.

First, we used SPSS 19 to conduct an exploratory factor analysis in order to examine the factor structure of the FSS among this sample. Little's Missing Completely at Random (2002) test was nonsignificant ( $p=.251$ ) indicating that the pattern of missing data was not significantly different from a pattern of randomly missing data. Therefore the pairwise deletion of cases was utilized for the analysis. As the Financial Strain Survey has not been utilized among female survivors of IPV, an exploratory factor analysis was run to determine the number and nature of common factors underlying the scale among this population. We performed the exploratory factor analysis first with principal axis factor analyses with varimax rotation and then with

principal axis factor analyses with oblimin rotation. Oblique rotation was utilized based on the assumption that the constructs would be highly correlated (Worthington & Whittaker, 2006).

Second, the internal consistency of the FSS among this sample was assessed by examining the Cronbach's alpha coefficient and item-total correlations of the total scale and each of the five subscales.

The third phase of data analysis was the validation phase in which correlation analyses between the FSS and its subscales, the Economic Self-Efficacy scale, the revised Economic Self-Sufficiency scale and its subscales, and the Difficulty with Income item were used to examine convergent validity. These scales and items were chosen based on their conceptual similarity with the FSS. Correlations among the FSS, the subscales and the Difficulty with Income item were hypothesized to be positive, while negative correlations were the expected result among the FSS subscales and the Economic Self-Efficacy and Self-Sufficiency scales.

## Results

### Phase 1: Exploratory Factor Analysis

An Exploratory Factor Analysis (EFA) was conducted using principal axis factor with both varimax and direct oblimin rotation. The results of both yielded a five factor solution, which utilized all of the original 18 items, ( $KMO = .812$ ;  $\chi^2 (153) = 3370.06$ ,  $p < .001$ ). The results of the final direct oblimin rotation is reported as we hypothesized that the constructs would be highly correlated (Worthington & Whittaker, 2006). The pattern matrix loadings of the items are presented in Table 3.

[insert Table 3 here]

The five factor solution was consistent with previous validation studies on the FSS (Aldana & Liljenquist, 1998) and consisted of the subscales: financial education (3 items),

relationships (4 items), physical symptoms (4 items), credit card use (3 items) and ability to meet financial obligations (4 items). The combined five factors accounted for 67.36% of the total variance. The oblique rotated factor pattern matrix indicated that all items loaded moderate to high on their respective subscales ranging from 0.331 to .949. In addition, each item demonstrated minimal cross-loadings (all less than .172).

### **Phase 2: Reliability**

The internal consistency of the FSS among this sample was assessed by examining the Cronbach's alpha coefficient and item-total correlations of the total scale and each of the five subscales. The total FSS had a Cronbach's reliability coefficient of .84. The five subscales also demonstrated strong internal reliability (Financial Strain,  $\alpha=.84$ , Poor Financial Education,  $\alpha=.81$ , Poor Relationships,  $\alpha=.80$ , Physical Symptoms,  $\alpha=.87$ , Poor Credit Card Use,  $\alpha=.54$ , and Unable to Meet Obligations,  $\alpha=.82$ ).

### **Phase 3: Concurrent Validity**

Correlations were used to examine the concurrent validity of the FSS. Table 4 depicts the correlations among the five subscales of the FSS with the Economic Self-Efficacy scale, the two subscales of the revised Economic Self-Sufficiency Scale and the Difficulty with Income item. Effect sizes were examined to understand the practical significance of the relationships. Guided by Cohen's (1987) recommendations, the cut off effect sizes we utilized were 0.3 for the effect size to have moderate practical importance and 0.5 for the effect size to have crucial practical importance.

The FSS was moderately negatively correlated with Economic Self-Efficacy ( $r = -.492$ ,  $p<.001$ ) and Economic Self-Sufficiency ( $r = -.454$ ,  $p<.001$ ) and moderately positively correlated with Difficulty with Income ( $r = .435$ ,  $p<.001$ ).

Correlations were also run between the FSS subscales and with the other scales and subscales of the variables measured. The Physical Symptoms Subscale of the FSS was strongly positively correlated with the FSS Unable to Meet Obligations Subscale ( $r = .501, p < .001$ ), moderately positively correlated with the FSS Poor Relationships Subscale ( $r = .428, p < .001$ ), and weakly positively correlated with the FSS Poor Credit Card Use Subscale ( $r = .218, p < .001$ ). It also moderately positively correlated with the Difficulty with Income Item ( $r = .363, p < .001$ ). The Physical Symptoms Subscale was not significantly correlated with the Poor Financial Education Subscale. The FSS Physical Symptoms Subscale was moderately negatively correlated with Economic Self-Efficacy ( $r = -.356, p < .001$ ). The Physical Symptoms Subscale was moderately negatively correlated with the Ability to Manage Daily Needs subscale of Economic Self-Sufficiency ( $r = -.305, p < .001$ ) but poorly negatively correlated with the Ability to Have Discretionary Funds Subscale ( $r = -.192, p < .001$ ).

The FSS Poor Financial Education Subscale was strongly positively correlated with the FSS Unable to Meet Obligations Subscale ( $r = .743, p < .01$ ) but was not significantly correlated with any of the other Financial Strain subscales. The Poor Financial Education Subscale was moderately negatively correlated with Economic Self-Efficacy ( $r = -.374, p < .001$ ), and both subscales of the Economic Self-Sufficiency Scale including the Ability to Manage Daily Needs Subscale ( $r = -.345, p < .001$ ), but weakly negatively correlated to the Ability to Have Discretionary Funds Subscale ( $r = -.274, p < .001$ ).

The FSS Poor Relationships Subscale was moderately positively correlated with the FSS Physical Symptoms Subscale ( $r = .428, p < .001$ ) and the FSS Unable to Meet Obligations Subscale ( $r = .318, p < .001$ ). It was weakly positively correlated with the Poor Credit Card Use Subscale ( $r = .176, p < .001$ ) and the Difficulty with Income Item ( $r = .229, p < .001$ ). The FSS

Poor Relationships Subscale was also weakly negatively correlated with Economic Self-Efficacy ( $r = -.153, p < .001$ ) and the Ability to Manage Daily Needs Subscale ( $r = -.225, p < .001$ ).

The FSS Poor Credit Card Use Subscale was weakly positively correlated with FSS Physical Symptoms Subscale ( $r = .218, p < .001$ ), the FSS Poor Relationships Subscale ( $r = .176, p < .001$ ), the FSS Unable to Meet Obligations Subscale ( $r = .124, p < .001$ ), the Ability to Have Discretionary Funds Subscale of the Economic Self-Sufficiency scale ( $r = -.104, p < .01$ ), and Difficulty with Income ( $r = .095, p < .01$ ). The FSS Poor Credit Card Use Subscale was also weakly negatively correlated with Economic Self-Efficacy ( $r = -.104, p < .01$ ).

The FSS Unable to Meet Obligations Subscale was strongly positively correlated with the FSS Physical Symptoms Subscale ( $r = .501, p < .001$ ), moderately positively correlated with the FSS Poor Relationships Subscale ( $r = .318, p < .001$ ), the Ability to Have Discretionary Funds subscale of the Economic Self-Sufficiency scale ( $r = .312, p < .001$ ), and Difficulty with Income ( $r = .434, p < .001$ ), and weakly positively correlated with the FSS Poor Financial Education Subscale ( $r = .118, p < .01$ ) and the FSS Poor Credit Card Use Subscale ( $r = .124, p < .001$ ). The FSS Unable to Meet Obligations Subscale was strongly negatively correlated with the Ability to Manage Daily Needs subscale of Economic Self-Sufficiency and weakly negatively correlated with Economic Self-Efficacy ( $r = -.104, p < .01$ ).

[insert Table 4 here]

### **Discussion and Conclusion**

Our findings indicate that the Financial Strain Survey (FSS) is an appropriate tool for use in understanding financial strain among IPV survivors. Consistent with previous validation studies on the FSS (Aldana & Liljenquist, 1998), among this sample of IPV survivors the FSS consisted of five subscales: poor financial education, poor relationships, physical symptoms,

poor credit card use, and unable to meet financial obligations. Within this sample, the five dimensions of financial strain were fully distinct and moderately correlated with each other. The scale and subscales demonstrated high internal reliability with the exception of the Poor Credit Card Use Scale which had a Cronbach's alpha of .54. The sample of low-income women used in this study and their possible lack of having or using credit cards may explain the comparatively lower score.

This study also demonstrated the importance of assessing financial strain as it correlates with other key economic aspects including economic self-efficacy, economic self-sufficiency and difficulty with income. Unexpectedly, the FSS subscales of Poor Credit Card Use and the Unable to Meet Obligations showed a positive correlation with the economic self-sufficiency subscale of the ability to have discretionary funds. The scale used to measure economic self-sufficiency has had little testing beyond the original creation and its use in this study and may be faulty. It is also possible that women who score high on the ESS discretionary funds subscale items of "afford to take trips" and "buy extras for yourself and your family" are doing so with the use of credit cards and without consideration of other financial obligations and thus also score high on the financial strain subscales of Poor Credit Card Use and Unable to Meet Obligations. More research is needed to understand the relationship between financial strain and economic self-sufficiency as well as further testing of the economic self-sufficiency measurement tool.

Our findings suggest that financial strain is a significant component when evaluating one's economic situation and hence has important implications for advocates and practitioners working with survivors of abuse. Advocates play a central role in supporting IPV survivors to gain economic independence; hence, further education should include topics related to understanding and evaluating financial strain. Such information, in turn, will help advocates

empower survivors on ways to decrease their financial strain as they consider their options of whether or not to leave an abuser. Having an accessible measuring tool will allow advocates and practitioners the opportunity to identify and discuss the different aspects of financial strain.

Our results are tempered by study limitations related to two issues. First, the characteristics of the sample provide challenges to the generalizability of our findings and complicate issues related to culture and ethnicity. Almost half (48%) of the women reported earning less than \$10,000 annually with 72% receiving social services. All women were currently receiving services from a domestic violence agency and had self-selected to participate in the research project. More research is needed to test the reliability and validity of the FSS with diverse populations including different socio-economic and community samples.

Furthermore, the majority of the women in the sample were primarily Latina or Hispanic (54%) and many were not born in the U.S. (48%). This over-representation is both an advantage and disadvantage for our study. Considering the ethnic diversity of our sample, our findings suggest that the FSS has cultural and ethnic relevance for Latina IPV survivors. The over-representation, however, is also a limitation to generalizability in that our sample is very different from the composition of the general U.S. population. Further research is important to further our understanding of the relevance to other groups. Studies are also needed to test the translation of the FSS used in this study and the possible differences resulting from the use of instruments in different languages.

Second, the study is limited by the lack of previous research on this topic. Ideally, we would have examined the concurrent validity of the FSS against measures validated with IPV survivors. The lack of attention to and thus also measure of economic concepts among IPV survivors is problematic and limited our ability to fully test the validity of the FSS. Future

research is needed to test our findings and investigate other measures. Our examination of the FSS provides this critical first step.

Despite these limitations, this study furthers the importance of measuring the broader perspective of financial strain and provides a brief scale, which can be used by advocates, practitioners, and researchers when working with survivors. Our study supports revisiting the FSS in the broader research field related to financial strain both to address the above limitations and to bring more consensus to the field. The recent trend of reducing financial strain to two or three items is an unnecessary approach to operationalizing the concept. The instrument investigated in this article is a thorough, transparent survey that captures the full range of aspects of financial strain.

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