

LEAVE NO SINGLE MOTHER BEHIND: SOLUTIONS FROM ACROSS THE  
WORLD

UN New York, CSocD61

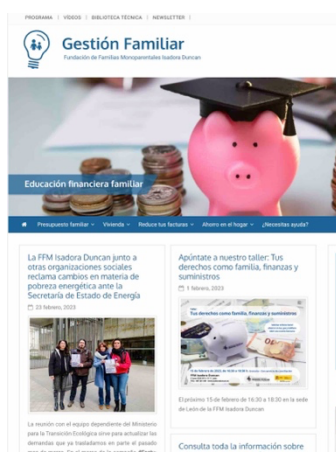
15.02.23

Family financial education, economic violence, energy poverty  
Towards a more just society



Fundación de Familias Monoparentales  
**ISADORA DUNCAN**

## Family Financial Education



This concept has become fashionable, at least in our country, in recent years, especially all as a result of the global crisis of 2008 and is normally used to sell to society that everyone has to learn to invest, to make their capital, their assets, savings profitable and make "your money work for you".

At Isadora Duncan we prefer to focus on a more realistic approach based on the needs of single-parent families, almost always single women with children, with basic or very limited resources that may or may not have work, families for which paying all their bills at the end of the month is already a difficult task, and precisely because of this they must manage their money judiciously, select their expenses carefully and avoid falling into unaffordable over-indebtedness. It is therefore vital to support these families so that they use all the means within their reach. We believe this to be the best training strategy.

### Main Challenges

#### 1) The "Banking" of our lives:

To have a bank account, insurance policies and access to credit for the purchase of durable goods or other necessities, is not an option. We require these tools to lead a normal life. This means that we must understand their terms and conditions, interpret their contracts, weigh options, and learn about possible public aid and how to access them. From Isadora Duncan, we have observed how many women who become Single Parent Families, due to whatever the reason may be, have never faced anything like this. And although experience is a good teacher, along the way many mistakes can be made.

#### 2) Consumption, crisis and over-indebtedness:

Living with just enough is hard. Without the possibility of saving, any unforeseen expense that cannot be postponed represents a challenge and anguish with a serious load of psychological anxiety. This is well known to many financial companies, which have designed products "miracle" to alleviate us, at least momentarily, even if they create a life-long problem for us down the road. Over-indebtedness is a serious danger, with long-lasting consequences, that feeds on the most vulnerable. And has its best ally, in the ignorance of customer.



#### 3) Precarious jobs and entrepreneurship

Single Parent Families have a double discrimination, for employment, intrinsic to all women and those added by the need to be sole caregivers of dependent people, their children and in societies as aged as ours, they often end up taking care of other relatives as well.

This implies lower-paid jobs, without a professional career, part-time..., that is, less income and more instability. In recent years, "entrepreneurship" has been sold, from all walks of life, as the best alternative to find a way out of this situation, from franchise companies to even the government, which has implied the continuous opening and closing of small businesses, in many cases ruinous for single-parent families, where they have exhausted their hopes and dreams and their family's resources. We agree with entrepreneurship, but if it makes sense, that is, first learn and evaluate, then decide.

#### 4) *Economic violence.*



Although recognized as one of the forms of violence against women in the International Istanbul Convention, the reality is that against this form of violence, almost no country, (Spain neither), has developed anything socially or legally. It continues to be one of the forms of pressure and control most suffered by women, especially at the time of separation, which is why it fully affects many single-parent families.

Learning to prevent it first and defend yourself if it occurs, with all possible weapons, we believe is a major challenge

### Energy Poverty

It has become a serious social problem, especially after the pandemic and the current energy crisis in Europe. The cost of fuel and electricity represent a heavy economic burden for many families and especially for single parents.

If we add to this inflation and the rising cost of rents and housing in general, we find that more than 50% of the disposable income of a single-parent family type is spent on housing and derived energy costs (electricity, heating and domestic hot water, etc).

Learning and developing strategies to contain its impact is now more necessary than ever. To effectively exercise rights, know what supplies and which options are the least harmful to our economies and prevent as much as possible falling into situations of energy poverty has led us to progressively expand our activities in this field, without losing sight of the fact that the so-called poverty energy is a sum of income, quality of the home we live in and prices of energy. We always like to emphasize quality and access to housing, since our families need homes adapted to their needs and financial situation, which meet acceptable building standards and that limit the risk of falling into situations of energy poverty



## METHODOLOGY, INSTRUMENTS AND PRACTICES

***Our initiative consists of four main axes:***

- Training
- Advice
- Disclosure
- awareness

### *A) Training Actions*

- Workshops for single-parent families
- Training for Social Services professionals
- Online training

### *B) Direct care*

- Direct intervention in homes with private initiative agreements
- Pilot initiatives
- Face-to-face counseling

### *C) Disclosure and awareness*

- Websites: [www.gestionfamiliar.es](http://www.gestionfamiliar.es) [www.cuentasdepaqobasicas.es](http://www.cuentasdepaqobasicas.es) [www.isadoraduncan.es](http://www.isadoraduncan.es)
- Monographic campaigns
- Political advocacy
- Creation of specific materials and content
- or Guides
- or own days
- Awareness campaigns (the last one on economic violence)
- Creation of networks and alliances



Every year we train more than a hundred families in our workshops, we exceeded 500 advisories on energy matters and our actions of dissemination and awareness have improved the situation of thousands of families, especially single parents, by allowing changes in the design of public policies, achieving making visible and making them recognize specific situations and problems.

Our foundation is small, and our resources limited, we do not intend to reach everywhere. It would be impossible, so we try to create collaboration networks with other social organizations or public administrations, as well as national and international networks

### *E) Observation and monitoring of the social and political context of single-parent families*

- State Observation of Single Parent Families
- Monitoring of social policies and their penetration

## *F) Social and political lobby*

Over the years, we believe that partly because of the weakness of the movement of single-parent families, on the one hand, and having focused rigorously and seriously on practical and real problems of the said families, we have become a benchmark for both the political class and the media.

We make a notable effort to participate in as many consultations and forums as we are invited



to, both at the political and legislative level (appearances in commissions meetings, consultation of new legislation, congresses or conferences) with political parties or institutions like the Bank of Spain, for example.

The same can be said of the presence in the media, local or national, which is intermittent but continuous, sometimes its focus of interest coincides with ours other times no, but we answer your calls, always with our greatest efforts.

Another factor to highlight is our commitment, which has been going on for a long time, in the use of ICT, with the creation and maintenance of websites, social networks, content creation audiovisual, etc. In our country we were pioneers in this field.

This in turn has had a side effect. On the internet, we appear as one of the main professional resources in Spanish on mono-parenting, with which our publications, actions, etc., have been followed by other organizations, especially in America, leading us to forge international ties with other women's organizations.