



Fundación de Familias Monoparentales

**ISADORA DUNCAN**

[www.isadoraduncan.es](http://www.isadoraduncan.es) - [info@isadoraduncan.es](mailto:info@isadoraduncan.es)

4th June 2024, COFACE Financial Inclusion Workgroup

Sonsoles Reviriego

# SINGLE-PARENT FAMILIES FOUNDATION ISADORA DUNCAN

- ▶ Born in 1984 in León (North-west Spain): self-support association for young single mothers and women
- ▶ Objective → Advocate for the rights and duties of single-parent families : visible familiar reality
- ▶ National law for Single-Parent families



# Our programmes

- ▶ **SINGLE-PARENT FAMILIES AND WOMEN'S SUPPORT CENTER**
- ▶ **PREVENTION AND PROTECTION CENTER FOR IMMIGRANT WOMEN AND POTENTIAL VICTIMS OF GENDER VIOLENCE**
- ▶ **GENDER VIOLENCE PREVENTION AREA**
- ▶ **CHILDHOOD AREA**
- ▶ **ECONOMIC EMPOWERMENT AREA**

# SINGLE-PARENT FAMILIES AND WOMEN'S SUPPORT CENTER

- ▶ Resource offering support to single-parent families and women in vulnerable situations
  - Social guidance
  - Legal advice
  - Workshops and training activities
- ▶ National observatory for single-parent families



# PREVENTION AND PROTECTION CENTER FOR IMMIGRANT WOMEN AND POTENTIAL VICTIMS OF GENDER VIOLENCE

- ▶ Guidance and support in different areas: Social, Legal, Employment and psychological counseling
- ▶ Programme **objective**: Prevention and Detection

- Prevention
  - Digital divide and new technologies
  - Employment rights and social resources
- Detection
  - Mutual support groups
  - Emotional management activities

○ Coordination



\*Conciliation services during activities

# GENDER VIOLENCE PREVENTION AREA



## Prevención y sensibilización en violencia de género

*Un proyecto de FFM Isadora Duncan*

- ▶ Programme **objective**: Create and develop tools for the prevention and awareness of gender-based violence
  - Specialization: Economic violence
    - Awareness campaign against economic violence  
<https://nosvaisaescuchar.com>
    - Economic violence **detection test**
    - Networking and dissemination (scholars, rural areas, universities)

AMIGA, YA  
NO ESTÁS  
SOLA

# CHILDHOOD AREA

## Childhood programme:

- ▶ School support and educational difficulties detection
- ▶ Play-centers and camps during holiday periods
- ▶ Recreational activities
- ▶ Coordination with other Childhood entities in León
- ▶ Work-life balance: Conciliation services during activities



# ECONOMIC EMPOWERMENT AREA

- ▶ Objective: Offer economic and energetic advice to families
  - Families financial education and Energy poverty prevention **Programme**
  - “Xpress” **rehabilitation**: vulnerable families
  - Observatory of **Basic Payment Accounts** and accessibility to financial services
  - Interests-free solidarity **loans** for single-parent families

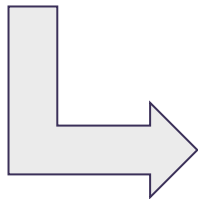




# Families financial education and Energy poverty prevention Programme

## OBJECTIVE: Enhance economic empowerment of families

- Advice on families' income management
- Promote responsible investment, spending and consumption
- Avoid over-indebtedness situations
- Achieve social and employment improvements
- Effectively prevent energy poverty

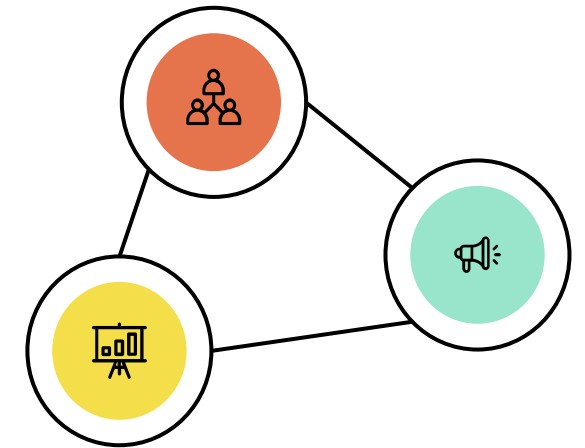


3 main axes

 **Counseling and advice**

 **Educational training**

 **Coordination and dissemination**



## ■ Counseling and advice service

- ▶ **Personalized support:** understanding each family's financial situation
- ▶ **Multiple Access Points:** no matter where a family is located, they can reach us for assistance

ECONOMIC AREA

ENERGY AREA

HOUSING AREA

...Each family situation is unique and unrepeatable...

## ■ Counseling and advice service

ECONOMIC AREA

- Family budget management
- Indebtedness prevention
- Economic emergency support
  - Social services coordination
  - Info on social rights, benefits & resources
- Banking Services accessibility
  - Basic Payment Account financial product
  - Rural areas surveillance accessibility

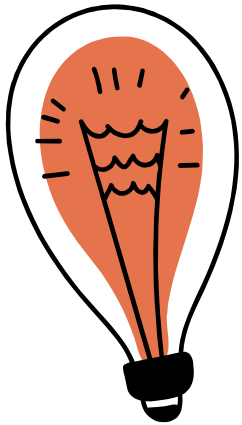
BANK OF SPAIN (collaborator)



# Counseling and advice service

ENERGY AREA

- Bill reading support
  - “Facturas imposibles” campaign
- Energy supplies / market offers + subsidies
- Energy efficiency and comfort at home



→ Energy poverty prevention

## Ahorro energético: Entender las facturas

### ¿Mercado LIBRE - REGULADO?

#### MERCADO REGULADO:

Se basa en la tarifa PVPC (Precio Voluntario para el Pequeño Consumidor), regulada por el Ministerio de Industria, Comercio y Turismo..

- Bono social
- Misma estructura en las facturas

**BONO SOCIAL**

#### MERCADO LIBRE:

Las empresas comercializadoras de electricidad fijan un precio, pueden ofrecer **diferentes tarifas y tramos horarios**. (= compañías tlfm)



MERCADO REGULADO	MERCADO LIBRE
 Endesa Energía XXI	 Endesa Energía
 Iberdrola Comercializadora de Último Recurso	 Iberdrola Clientes
 gasNatural fenosa San Natural Sur	 gasNatural fenosa Gas Natural Servicios
 Edp Comercialización de Último Recurso	 Edp Comercializadora
 Viesgo Comercializadora de Referencia	 Viesgo Energía

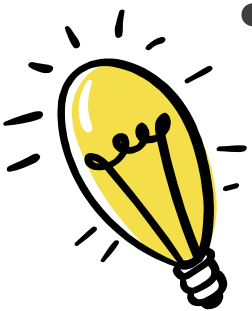
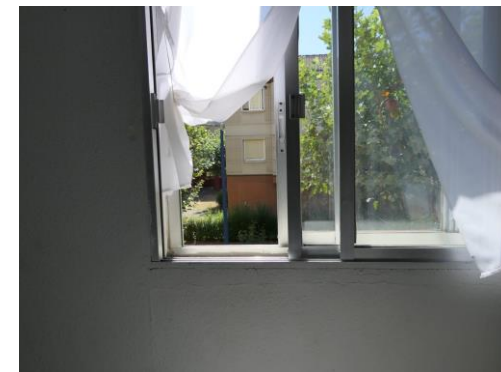
Fuente: OCU

housing area

## ■ Counseling and advice service

HOUSING AREA

- Support on housing (mostly rental) search
- Home renovations for vulnerable households (Fundación Naturgy collaboration)
- Low-cost energy saving interventions + tricks

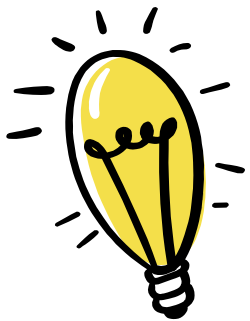


## ■ Educational training

### “ Family saving School / Escuela de ahorro familiar”

- Family economic / budget management
- Understanding taxation
- Understanding bills
- Understanding banking (and digital) services

We collaborate with other organizations providing workshops



## ■ Coordination and dissemination

Coordination:

- ▶ Public + private organizations

Dissemination:

- ▶ “Family dialogues”
- ▶ Technical disseminations



Thank you !



[sonsoles@isadoraduncan.es](mailto:sonsoles@isadoraduncan.es)