



Assets for Independence (AFI) Serving Domestic Violence Survivors Toolkit

Strategies for partnerships between the asset building and domestic violence services communities



This toolkit has been developed for AFI grantees and Domestic Violence service providers interested in working together to help domestic violence survivors become financially stronger. The information compiled provides step-by-step guidance to bring partnerships from concept to reality.



April 2012

Table of Contents

Chapter 1: Purpose and Background Information.....	1
<i>Why This Toolkit?</i>	1
<i>Don't Let this Toolkit Sit on a Shelf!</i>	4
<i>New Federal Initiative: Building Assets for Survivors of Domestic Violence</i>	5
<i>Do Domestic Violence Survivors Make Good AFI Candidates?</i>	8
<i>Why Should AFI Grantees and Domestic Violence Service Providers Partner?</i>	11
Chapter 2: Information for Domestic Violence Service Providers	12
<i>Assets for Independence (AFI): A Primer for Domestic Violence Programs</i>	13
Asset Building: Background and Philosophy	13
Assets for Independence: Key Program Elements	15
<i>Asset Building for Survivors of Domestic Violence</i>	20
Talking to Domestic Violence Survivors about Asset Building: When and How to Introduce the Conversation	20
Safety First: Addressing Risks and Enhancing Safety for All AFI Participants	22
Building the Foundation for Saving: Working with Survivors Not Ready to Open IDAs.....	24
How Can You Determine When a Survivor Is IDA Ready?.....	30
Helping Domestic Violence Survivors Be Successful IDA Savers	31
Some Tips for Survivors on Starting an IDA.....	34
<i>Building Partnerships</i>	37
Why Should DV Programs Partner with AFI Projects?	37
Steps to Building Successful Partnerships	38
Continuum of Partnering: Finding What Works for Your Community	44

Table of Contents (continued)

Two Models for Providing AFI Services to DV Survivors: DV Coalition as AFI Grantee and Community Partnership Model	46
Chapter 3: Information for AFI Grantees	54
<i>What Is Domestic Violence?</i>	55
Understanding the Nature and Impact of Financial Abuse	56
<i>A Look at the Domestic Violence Field</i>	60
Key Federal Funding Provided	60
Domestic Violence Programs: An Overview	61
Domestic Violence Services: Key Issues to Consider	62
<i>Asset Building for Survivors of Domestic Violence</i>	64
Safety First: Addressing Risks and Enhancing Safety for All AFI Participants	64
Building the Foundation for Saving: Working with Survivors Not Ready to Open IDAs	66
How Can You Determine When a Survivor Is IDA Ready?.....	70
Helping Domestic Violence Survivors Be Successful IDA Savers	71
Some Tips for Survivors on Starting an IDA.....	74
<i>Building Partnerships</i>	77
Why Should AFI Programs Partner with Domestic Violence Service Providers?	77
Steps to Building Successful Partnerships	78
Continuum of Partnering: Finding What Works for Your Community	84
Two Models for Providing AFI Services to DV Survivors: DV Coalition as AFI Grantee and Community Partnership Model	86
Chapter 4: Additional Resources.....	94
<i>AFI Contacts</i>	94
<i>Domestic Violence Service Provider Contacts</i>	96
<i>Financial Education Curricula for Domestic Violence Survivors</i>	96

Table of Contents (continued)

Resources for DV Service Providers Interested in Becoming AFI Grantees99

 Draft MOUs (Courtesy of the Kentucky Domestic Violence Association) 99

 IDA Program Documents (Courtesy of the Kentucky Domestic Violence Association)..... 105

Resources for AFI Grantees and DV Service Providers Interested in Partnering with Each Other.....121

 Draft Letter of Commitment (Courtesy of the Texas Council on Family Violence) 121



Assets for Independence (AFI) Serving Domestic Violence Survivors Toolkit

Strategies for partnerships between the asset building and domestic violence services communities

CHAPTER ONE



This toolkit has been developed for AFI grantees and Domestic Violence service providers interested in working together to help domestic violence survivors become financially stronger. The information compiled provides step-by-step guidance to bring partnerships from concept to reality.



April 2012

Chapter 1: Purpose and Background Information

In this Section

- ▶ *Why This Toolkit?*..... 1
- ▶ *Don't Let this Toolkit Sit On a Shelf!*..... 4
- ▶ *New Federal Initiative: Building Assets for Survivors of Domestic Violence* 5
- ▶ *Do Domestic Violence Survivors Make Good AFI Candidates?*..... 8
- ▶ *Why Should Assets for Independence Grantees and Domestic Violence Providers Partner?*11

Why This Toolkit?

Economic dependence and lack of economic options are the main reasons that victims stay with or return to an abusive partner. Survivors often have to leave behind property, housing, support networks or employment in order to escape and be safe. Many survivors—those who have left and those still connected in some way to their abuser—are faced with considerable debt, poor credit, lack of savings, and other financial hardships, often directly due to economic abuse they have experienced. Over the past several years, domestic violence (DV) agencies and asset-building organizations have begun exploring ways to boost the financial strength of domestic violence survivors and to build their economic capacity and options. Some of these partnerships involve Assets for Independence (AFI) projects, the federal government's asset-building program for low-income individuals.

An increasing number of DV service providers are adding financial education, credit repair, debt management, tax assistance, and Individual Development Accounts (IDAs) to the set of support services they provide. A small but growing number of AFI organizations are partnering with DV agencies to provide these services. The lessons that these early pioneers are learning are ready to be shared.

This toolkit has been developed for AFI grantees and DV service providers interested in working together to help domestic violence survivors become financially stronger. The information compiled provides step-by-step guidance to bring partnerships from concept to reality. This toolkit contains answers to such questions as how to structure these partnerships and define the roles and responsibilities of each party, as well as how AFI grantees and DV service providers can launch their first conversations toward partnering. Readers will also find background information on how AFI works and the range of services it provides, as well as how the DV service system is structured. Finally, the last section of the toolkit contains helpful resources such as sample contracts and credit report request forms.

What Services Do AFI Programs Offer?

- ▶ Financial Education
- ▶ Credit Counseling/Debt Management
- ▶ Help to Open a Bank Account
- ▶ Matched Savings Accounts (average 2:1 match rate)
- ▶ Tax assistance
- ▶ Help in accessing other benefits

Focus on Domestic Violence

DV survivors are a new focus for the AFI program, which over the years has explored bringing asset-building services to a number of vulnerable low-income populations.

How to Use this Toolkit

The toolkit is organized for simplicity. The Introduction and Resources chapters are for everyone. Information in [Chapter 2](#) and [Chapter 3](#) are tailored to domestic violence service providers and AFI grantees, respectively. For instance, if you are a domestic violence service provider – either a state coalition or a local-level program – you will find all of the information you need (background on AFI, reasons for partnering, ways to partner, etc.) in [Chapter 2](#). If you are an AFI grantee, you will find all of the information you need (an understanding of domestic violence, how the domestic violence services infrastructure in this country is set up, reasons for partnering, and ways to partner, etc.) in [Chapter 3](#). Some information —such as an explanation of different models for partnering—are identical in [Chapter 2](#) and [Chapter 3](#).

- Chapter 1:** Introduction and purpose
- Chapter 2:** Information for domestic violence service providers
- Chapter 3:** Information for AFI grantees
- Chapter 4:** Resources

Note: *References in this toolkit to rules for operating asset-building organizations specifically describe those governing AFI grantees. Other asset building organizations may operate under different rules, especially those that apply to how IDAs operate and how the money saved by participants can be used. However, much of the information in this toolkit on partnering can help foster relationships with asset building organizations that are not AFI grantees.*

This toolkit was developed as part of the Building Assets for Survivors of Domestic Violence initiative, a federal effort under way to encourage partnerships between AFI projects and DV service providers. The initiative is itself a partnership between the U.S. Department of Health and Human Services' Office of Community Services (OCS), which runs the Assets for Independence (AFI) program, and the Division of Family Violence Prevention, Family Violence Prevention and Services Program, which provides core crisis and intervention services for victims of domestic violence.

- ▶ *For more information about AFI go to:*
<http://www.acf.hhs.gov/programs/ocs/afi/index.html>.
- ▶ *For more information about the Division of Family Violence Prevention go to:*
<http://www.acf.hhs.gov/programs/fysb/content/programs/fv.htm>.

Glossary of Terms and Acronyms

- ▶ **Assets**—*tangible and intangible economic resources – a home, savings in a bank account, a college education – that can produce value for their owner.*¹
- ▶ **AFI**—*Assets for Independence. A Federal program that provides grants to organizations to help low-income people improve their economic status by teaching them how to manage money and by offering special matched savings accounts to purchase a first home, start a small business, or pursue post-secondary education.*
- ▶ **IDA**—*Individual Development Account. A matched savings account for low-income individuals to help them purchase a long-term asset.*
- ▶ **Allowable Asset Purchases under AFI IDA**—*a first home, post-secondary education or training, business capital investment, or transfer to an eligible dependent.*
- ▶ **Financial Education**—*Education to improve one’s understanding of financial products and, services.*² *Financial education can include information on how to budget, set up bank accounts, save money, build credit, and avoid excessive debt.*
- ▶ **DV**—*Domestic Violence*
- ▶ **Survivor**—*the person being targeted for abuse in a domestic violence situation. Survivor and victim are used interchangeably.*

¹ CFED (2011). Why Assets Matter: An overview of research on assets and their effect on financial stability and economic opportunity. http://cfed.org/knowledge_center/publications/savings_financial_security/why_assets_matter/. Accessed March 12, 2012.

² United States Government Accountability Office (2011). FINANCIAL LITERACY: The Federal Government’s Role in Empowering Americans to Make Sound Financial Choices. Testimony Before the Subcommittee on Oversight of Government Management, the Federal Workforce, and the District of Columbia, Committee on Homeland Security and Governmental Affairs, U.S. Senate. GAO-11-504T. <http://www.gao.gov/assets/130/125996.pdf>. Accessed March 12, 2012.

Don't Let this Toolkit Sit on a Shelf!

This toolkit was produced because there is evidence that shows that when DV service providers and AFI grantees partner, domestic violence survivors can greatly benefit. It is up to you, the reader, to make sure that this information is put to use and that it leads to an increase in such partnerships in communities across the country. After reading this toolkit, we encourage you to consider the following:



*Mary O'Doherty,
Kentucky Domestic
Violence Association*

If you are an AFI grantee:

- ▶ Give a copy of the toolkit to your front line workers to read and schedule a staff meeting to discuss the type of partnership your organization would be interested in pursuing with either a local DV service provider or your state DV coalition. Schedule a meeting to discuss the potential of a partnership with your state DV coalition contact or a local domestic violence provider organization.

If you are a local domestic violence service provider:

- ▶ Give a copy of the toolkit to your advocates to read and schedule a staff meeting to discuss the type of partnership your organization would be interested in pursuing with a local AFI grantee.
- ▶ If there is no AFI program in your region, call your state DV coalition and ask what they can do to promote asset-building among survivors in your community.

If you are a State Domestic Violence Coalition leader:

- ▶ Distribute this toolkit to your local affiliates and ask them to read it. Schedule a conference call with your member programs to discuss the potential of establishing local-level partnerships.
- ▶ Identify and contact the state or regional asset-building coalition closest to you (go to list in [Chapter 4 Resources](#)) and set up a meeting to discuss collaborating on issues such as cross-training staff and raising the visibility among local asset-building programs of domestic violence survivors as strong AFI candidates.

A note about language: *Given the disproportionate impact of domestic violence on women abused by their male partners, the pronoun “she” is used throughout this document when referring to a victim or survivor of domestic violence. This use of language is not meant to detract from the reality that there are men abused by female partners and men and women abused in same-sex relationships.*

All victims of domestic violence deserve protections as well as access to support and advocacy services. “Victim” and “survivor” will be used interchangeably throughout this toolkit.

[New Federal Initiative: Building Assets for Survivors of Domestic Violence](#)

Read about a new federal initiative launched to promote partnerships between AFI grantees and DV service providers to give survivors the economic tools they need to live independent, violence-free lives. This toolkit is a resource developed by the Building Assets for Survivors of Domestic Violence initiative.

Building Assets for Survivors of Domestic Violence was launched in October 2010 to expand asset-building services to this population and hone strategies for empowering survivors to achieve greater financial independence. It is a joint effort between the U.S. Department of Health and Human Services’ Office of Community Services (OCS), which runs the Assets for Independence (AFI) program, and the Division of Family Violence Prevention, which supports a significant portion of the nation’s DV services infrastructure.

Project Goals

- ▶ Enhance AFI grantees’ knowledge about how best to recruit and provide asset-building services to DV survivors;
- ▶ Inform DV service providers about a range of asset-building services that can help their clients achieve and maintain economic independence;
- ▶ Educate DV survivors about the menu of asset-building services they can access to become financially stronger; and
- ▶ Explore effective strategies for partnerships between the asset building and DV services communities to help survivors access financial services and savings programs that would be most beneficial to them.

Project Accomplishments

- ▶ Develop knowledge and expertise about the opportunities and challenges of using Individual Development Accounts (IDAs) and other asset-building strategies to empower survivors of domestic violence and their families to move toward economic stability and asset ownership;
- ▶ Create training materials and provide training to AFI grantees on the nature of domestic violence and how best to work with survivors of domestic violence;
- ▶ Create training materials and provide training to DV service providers on asset-building strategies, particularly use of IDAs with survivors of domestic violence and the effectiveness of IDAs in empowering survivors economically;
- ▶ Encourage collaboration between AFI grantees and national, state and local DV agencies and DV advocacy organizations and their partners; and
- ▶ Share knowledge learned and information developed through the partnership with AFI grantees and the asset-building community, the DV community, policymakers and other interested individuals and organizations.

Asset Building for All

DV survivors are a new focus for the AFI program, which over the years has explored bringing asset-building services to a number of vulnerable low-income populations.

For a full listing of activities already conducted and materials already developed under this initiative please visit

<http://idaresources.org/page?pageid=a047000000Bmr7F>

The Federal Partners

Over the years, the AFI program has partnered with different service systems to extend asset-building services to a range of low-income populations, including people with disabilities, parents of preschool-aged children, Native Americans, refugees, and parents involved in the child support system. Domestic violence survivors are the newest focus.

The Division of Family Violence Prevention (Family Violence Prevention and Services Program) provides core crisis and intervention services for domestic violence victims and their families through a network of residential and nonresidential services, the National Domestic Violence Hotline, and national resource centers.

Together, the Division of Family Violence Prevention and the Office of Community Services seek to increase the number of partnerships between domestic violence and asset-building agencies and train both communities in the financial needs of this population and how best to tailor asset-building services to meet those needs. This new federal initiative will provide the training and technical assistance to support these local partnerships in developing safety policies and protocols, inter-agency referral agreements, and program materials, including specialized financial planning resources for survivors. Promising practices will be identified and disseminated, along with other related resources.

More Information

This project is run by The Lewin Group in partnership with the National Resource Center on Domestic Violence, the National Network to End Domestic Violence, and the Kentucky Domestic Violence Association.

- ▶ *For more information about the Building Assets for Survivors of Domestic Violence Initiative, or about the AFI program, contact the Assets for Independence Resource Center at **1-866-778-6037** or info@idaresources.org or visit the AFI Resources Center website (<http://idaresources.org/>) and click on “Domestic Violence Survivors”.*
- ▶ *For technical assistance concerning any questions about serving survivors in AFI programs, contact the National Resource Center on Domestic Violence at **800-547-2338** or nrcdvta@nrcdv.org*
- ▶ *For more information about the Division of Family Violence Prevention go to: <http://www.acf.hhs.gov/programs/fysb/content/programs/fv.htm>.*

The screenshot shows the homepage of the Assets for Independence Resource Center. The header includes the AFI logo and the website name 'Assets for Independence Resource Center IDAresources.org'. A navigation bar contains links for 'AFI Resource Center Home', 'Calendar of Events', 'AFI e-Newsletter', 'Grantee Gateway', 'AFI System Login', 'Contact Us', and a search box. The main content area is divided into a left sidebar with links for 'About AFI Resource Center', 'About AFI', 'Success Stories', 'Locate a Project Near You', 'Apply for an AFI Grant', and 'e-Newsletter'. The main text area welcomes visitors and describes the center as a one-stop source for information on the AFI program and IDAs. Below this, there are three columns of content: 'Announcements' featuring 'AFI-Sponsored Financial Education Training Academies' and 'A Message to Assets for Independence Grantees'; 'Topics & Tools' featuring 'Managing Your AFI Grant' and 'ASSET Initiative'; and 'Populations' featuring 'Domestic Violence Survivors'.

Do Domestic Violence Survivors Make Good AFI Candidates?

Kay didn't want her two daughters to grow up around the violence and substance abuse that was keeping her from taking charge of her life. She left her abusive partner and moved her children to another state—Kentucky. After reaching out to OASIS, a local domestic violence program, a presentation about IDAs changed Kay's life. She learned about the IDA program available through OASIS, which would help her increase her financial skills and match the money she saved while in the program. Kay enrolled. She learned how to budget, saved enough each month to maximize the matching funds, and deposited the majority of her tax refunds into her IDA. She used her savings and matching funds to complete an LPN (Licensed Practical Nurse) program and got a job at a nursing facility. She opened a second IDA in early 2009, with the goal of buying a home. Kay also improved her credit score by more than 150 points—enough to get a 4.25% interest rate on her mortgage. In October 2009, Kay and her daughters moved into their brand new 3-bedroom home with a large backyard.

Read more Survivor Success Stories at

<http://www.allstatefoundation.org/domestic-violence-success-stories>



***Becky Mishos,
Women's Crisis
Center, Kentucky***

What do domestic violence advocates say?

Becky Mishos, who has worked directly with hundreds of survivors participating in the Kentucky Domestic Violence Association's IDA program, says that there are many reasons for why domestic violence survivors make good AFI participants and IDA savers. While survivors are a diverse group, they have faced similar hardships and bring strength and resilience to the asset-building process, particularly when they have the support of a domestic violence advocacy program throughout the process. She has found that survivors:

- ▶ ***Are open and committed to change.*** Someone who has survived abuse, left an abusive relationship, found housing, and is maintaining a budget has shown that they are open and committed to change.
- ▶ ***Understand the difference between needs and wants.*** Survivors have learned to do without real necessities at times. They have faced real hardships and are

prepared to make the hard choices that are often part of successful saving and asset building.

- ▶ ***Seek economic independence.*** Survivors understand the need for an emergency savings fund and the importance of financial stability. When faced with their first emergency that they can handle on their own, it gives them a sense of pride and freedom.
- ▶ ***Will do the hard work to achieve their goals.*** If the rules and steps to reach the savings goal and receive the matching funds are clearly understood, survivors will do the hard work needed to get there. If they feel as if they are part of the process and empowered to make their own choices, they will be highly motivated and persistent.
- ▶ ***Have compassion and empathy.*** If survivors are engaged in the process, they will share during group, tell others about their success and possibly – upon graduation-- volunteer to be a speaker for your ongoing financial empowerment groups, as well as program funders and other important community stakeholders.

What do AFI grantees say?

- ▶ “Because of the advocacy and because of the training that we provide for them... I think that's why they are so committed to this program,” says Delia Chavez, executive director of the El Paso Collaborative for Community and Economic Development, which is partnering with the El Paso Center Against Family Violence to provide AFI services to survivors. With an 11-year history of managing AFI IDA accounts, Chavez noted that the survivors “have been our best savers. They really have been.”

What does the research say?

While promoting asset-building among survivors of domestic violence is a newly emerging area, the research findings that do exist and the growing body of practice are encouraging. Both speak to the opportunity and potential impact such asset-building efforts hold for survivors of domestic violence.

A 2007 study by Cynthia Sanders included interviews with 30 early participants in a St. Louis, Missouri financial literacy and IDA program for survivors. Several key themes emerged about how the women viewed the IDA program offered by Redevelopment Opportunities for Women's Economic Action Program (REAP).

Those who were interviewed said that participating in the program brought about several behavioral changes, such as being able to create and stick to a budget and save more consistently, spend cautiously, and teach their children about saving. They also said they were more focused on setting goals and motivated to achieve

What do survivors say?

Those who were interviewed said that participating in the program brought about several behavioral changes, such as being able to create and stick to a budget and save more consistently, spend cautiously, and teach their children about saving.

—Cynthia Sanders, 2007 Survey

goals, and had more self-confidence, self-esteem and hope for the future. Sanders concluded that saving in an IDA seemed to make women feel good about themselves and that “as their financial stability increased, women believed their ability to stay safe and free from intimate partner violence would also improve.”³

Sanders’ study also found the following positive outcomes surrounding survivors’ use of IDA accounts. For instance:

- ▶ 64 percent of accounts were closed after women met their savings goals and completed the program, while 36 percent of account holders closed prematurely. *In comparison, a report for the federal government found that nationwide, as of 2009, 38.5 percent of AFI IDA enrollees had met their savings goals and purchased an asset.*⁴
- ▶ The average net savings was \$1,045 (total savings minus unmatched withdrawals), while the average total savings accumulation was \$3,041 (total participant savings plus interest and matching funds received, but minus unmatched withdrawals). Unmatched withdrawals were typically made for an unexpected or emergency expense such as paying bills, for safety purposes, or to close out an account. Emergency withdrawals to maintain housing or for relocation, for example, could enhance safety, preventing the need to return to an abusive partner.
- ▶ The average monthly deposit was \$74.
- ▶ On average, women who achieved their savings goal did so in 19 months.

³ Sanders, C.K. (2011, November). *Asset Building Programs for Domestic Violence Survivors*. Harrisburg, PA: VAWnet, a project of the National Resource Center on Domestic Violence. Retrieved from <http://www.vawnet.org>.

⁴ The Lewin Group (2010). *Report to Congress: Assets for Independence. Status at the Conclusion of the Tenth Year*. U.S. Department of Health and Human Services, Office of Community Services. Retrieved from: <http://www.acf.hhs.gov/programs/ocs/afi/AFITenthReporttoCongress.pdf>

Why Should AFI Grantees and Domestic Violence Service Providers Partner?

DV advocates know that financial independence plays a central role in many survivors' ability to escape domestic violence, heal and prosper. They are actively looking for ways to strengthen survivors' financial skills and increase economic options and available resources.

DV survivors who are low income and thus eligible for AFI services may receive help from AFI projects to better manage money, learn to save, increase their assets, and ultimately improve the long-term economic stability of their families.

Working together, AFI programs and DV agencies can achieve a number of key outcomes:

- ▶ Together, they can work together to help survivors safely access financial literacy, credit repair services, tax assistance and other financial empowerment services within their community, whether provided by the domestic violence program, the AFI program or other community partners.
- ▶ Domestic violence programs can help AFI grantees identify promising IDA-ready candidates and provide critical support and case management services to them as they participate in the asset-building program.
- ▶ When domestic violence issues are disclosed by new or current AFI participants, DV programs can provide safety planning and other support services and help evaluate when they can safely continue in the program. AFI programs can include information about domestic violence services and resources in the materials they provide to applicants and clients, which may help reach victims who are unaware of such programs in their community.
- ▶ DV programs and AFI grantees can work together to identify new sources of IDA match from funders with a commitment to ending domestic violence.



Shaun, Survivor and IDA Completer

Together DV advocates and AFI grantees can help survivors improve both their safety and economic security.