



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

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Assets for Independence (AFI) Serving Domestic Violence Survivors Toolkit

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

CHAPTER THREE



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 3: Information for AFI Grantees

In this Section

AFI programs will find practical ideas for building and sustaining effective partnerships with DV programs in their communities that help increase the economic security of the individuals and families with whom they work.

In This Section:

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 - Two Models for Providing AFI Services to DV Survivors: DV Coalition as AFI Grantee and Community Partnership Model

This section of the toolkit focuses on how AFI programs can help domestic violence survivors manage their money, build savings and achieve greater financial independence and strength.

Throughout the section, AFI programs will find practical ideas for building and sustaining effective partnerships with DV programs in their communities that help increase the economic security of the individuals and families with whom they work.

What Is Domestic Violence?

Domestic violence (also known as intimate partner violence) is best understood as a pattern of abusive behaviors -- including physical, sexual, and psychological attacks as well as economic coercion -- used by one intimate partner against another to gain, maintain, or regain power and control in the relationship. Abusive partners use of a range of tactics to frighten, manipulate, hurt, and often injure a current or former intimate partner.¹⁶

According to the Centers for Disease Control's 2010 National Intimate Partner and Sexual Violence Survey, intimate partner violence affects more than 12 million people each year and women are disproportionately impacted. One in four women have been the victim of severe physical violence by an intimate partner and one in seven men experienced such violence in their lifetime. However, 81% of women who experienced rape, stalking or physical violence by an intimate partner reported significant short- or long-term impacts related to the violence experienced in this relationship such as Post-Traumatic Stress Disorder (PTSD) symptoms and injury while 35% of men report such impacts of their experiences.¹⁷ Each day in the United States, three women are killed by an intimate partner.¹⁸

The National Census on Domestic Violence conducted annually by the National Network to End Domestic Violence found that on a one-day count in 2011, over 67,300 domestic violence victims received help in local domestic violence programs nationwide, with half of them seeking emergency shelter or transitional housing and others receiving individual counseling, legal advocacy, and other support services.¹⁹

¹⁶ National Resource Center on Domestic Violence, at <http://www.nrcdv.org/dvam/about/aboutdv.php>.

¹⁷ Black, M.C., Basile, K.C., Breiding, M.J., Smith, S.G., Walters, M.L., Merrick, M.T., Chen, J., & Stevens, M.R. (2011). *The National Intimate Partner and Sexual Violence Survey (NISVS): 2010 Summary Report*. Atlanta, GA: National Center for Injury Prevention and Control, Centers for Disease Control and Prevention. www.cdc.gov/violenceprevention/nisvs.

¹⁸ Catalano, S., Smith, E., Snyder, H., & Rand, M. (September 2009). *Female victims of violence*. Washington, DC: U.S. Department of Justice, Bureau of Justice Statistics. Available at <http://bjs.ojp.usdoj.gov/content/pub/pdf/fvv.pdf>

¹⁹ National Network to End Domestic Violence, *Domestic Violence Counts 2011: A 24-hour Census of Domestic Violence Shelters and Services*, available at <http://nnedv.org/resources/census/2011-report.html>.

A note about language: *Given the disproportionate impact of domestic violence on women abused by their male partners, female domestic violence victims will be the focus here. However, men abused by female partners and men and women abused in same-sex relationships also deserve protections as well as access to support and advocacy services. “Victim” and “survivor” will be used interchangeably.*

Financial Abuse

Research indicates that financial abuse is experienced in well over 90% of abusive relationships.

Understanding the Nature and Impact of Financial Abuse

Financial abuse is a common tactic used by abusers to gain and maintain power and control in an intimate relationship. Financial abuse may be subtle or overt, but in general includes tactics to limit access to assets, conceal information and access to household finances and belittle a partner’s ability to manage money. Financial abuse--combined with emotional, physical and sexual abuse, manipulation, intimidation and threats-- are all intentional tactics used by an abuser to entrap the partner in the relationship. In some abusive relationships, financial abuse is present throughout the relationship and in others it starts when the survivor attempts to leave or has left the relationship.

Financial abuse, while less commonly understood, is one of the most powerful methods of keeping a survivor trapped in an abusive relationship and deeply diminishes the abused partner’s ability to stay safe after leaving the relationship. Research indicates that financial abuse is experienced in well over 90% of abusive relationships.²⁰ Survivors often report that concern over their ability to provide financially for themselves and their children is one of the top reasons for staying in or returning to a battering relationship.²¹

Forms of Financial Abuse

Like other forms of abuse, financial abuse may begin subtly and progress over time. The victim may interpret this behavior as loving, as abusers have the capacity to appear charming and are oftentimes masterful at manipulation. For example, the abuser may offer to manage all finances to relieve any potential stress from the victim, while providing their partners an “allowance” each week for necessities.

²⁰ Adams, A. E., Sullivan, C. M., Bybee, D., & Greeson, M. R. (2008). Development of the Scale of Economic Abuse. *Violence Against Women*, 14(5), 563-588.

²¹ Sullivan, C. M., Basta, J., Tan, C., & Davidson II, W. S. (1992). After the crisis: A needs assessment of women leaving a domestic violence shelter. *Violence and Victims*, 7(3), 267-275; Gondolf, E. with Fisher, E. (1988). *Battered Women as Survivors: An Alternative to Treating Learned Helplessness*. Lexington, MA: Lexington.

Under these circumstances, the victim may believe that she should or can trust the partner and may willingly hand over control of the money and how it is spent. This scenario commonly leads to the abusive partner giving the victim less and less in allowance. Frequently, by the time victims decide they want to take back control of their finances, they discover that all accounts have been drained or moved and that they no longer have access to the family funds.

In other cases, the financial abuse may be much more overt. Abusers may use violence or threats of violence and intimidation to keep their partners from working or having access to the family's financial resources. The common tactics that abusers use to gain financial control over their partners include, but are not limited to:

- ▶ *Forbidding the victim to work*
- ▶ *Sabotaging work or job opportunities by stalking or harassing the victim at the workplace or causing the victim to lose her job by physically battering her prior to important meetings or interviews*
- ▶ *Controlling how all of the money is spent*
- ▶ *Not allowing the victim access to bank accounts*
- ▶ *Withholding money or giving "an allowance"*
- ▶ *Excluding the victim from investment or banking decisions*
- ▶ *Forbidding the victim from attending job training or advancement opportunities*
- ▶ *Forcing the victim to write bad checks or file fraudulent tax returns*
- ▶ *Running up large amounts of debt on joint accounts*
- ▶ *Refusing to work or contribute to the family income*
- ▶ *Withholding funds for the victim or children for basic needs such as food and medicine*
- ▶ *Hiding assets*
- ▶ *Stealing the victim's identity, property or inheritance*
- ▶ *Forcing the victim to work in a family business without pay*
- ▶ *Refusing to pay bills and ruining the victim's credit score*
- ▶ *Forcing the victim to turn over public benefits or threatening to turn the victim in for "cheating or misusing benefits"*
- ▶ *Filing false insurance claims*

- ▶ *Refusing to pay or evading child support, prolonging the divorce process by hiding, or refusing to disclose assets.²²*
- ▶ *Threatening to disclose the victim's undocumented immigrant status to authorities.*

Financial Abuse Impacts

Those survivors who manage to escape the abuse often face extreme challenges to self-sufficiency due to ruined credit scores, sporadic employment histories and legal issues caused by the battering.

Impact of Financial Abuse

The short- and long-term effects of financial abuse can be devastating. In the short term, access to financial resources is critical to staying safe. Without assets, survivors are often unable to secure safe and affordable housing or the funds necessary to provide for themselves or their children. Although allowable in all 50 states, many judges and courts are reluctant to address economic relief within the civil protective order proceedings, citing divorce court as a more appropriate venue to deal with such issues.²³ A problem with this approach is that many survivors seeking safety and refuge via a protective order are not legally married; those who are married often do not have the time to wait for such court relief or the resources to secure an attorney to file.

Those survivors who manage to escape the abuse often face extreme challenges to self-sufficiency due to ruined credit scores, sporadic employment histories and legal issues caused by the battering. Additionally, many survivors continue to face financial, emotional and even physical abuse long after they have left the battering relationship. Abusers often drain joint bank accounts or attempt to use the victim's personal identifying information to take out credit and debt in their name, leaving survivors with liabilities and legal fees to recover or to defend themselves from damaged credit or loss of assets.²⁴

Recent research has also documented how economic abuse by an intimate partner can corrode a survivor's confidence in managing financial resources and her ability to achieve long-term safety and security.²⁵ Abusers frequently tell their partners that they are "too stupid" to manage money effectively. This, in combination with

²² The National Network to End Domestic Violence. Economic Justice Project. Retrieved from <http://nnedv.org/projects/ecojustice.html>

²³ The Battered Women's Justice Project. Economic Relief in Protection Orders. Retrieved from <http://www.csaj.org/documents/174.pdf>.

²⁴ The National Network to End Domestic Violence. Economic Justice Project. Retrieved from <http://nnedv.org/projects/ecojustice.html>.

²⁵ Adams, A. E., Sullivan, C. M., Bybee, D., & Greeson, M. R. (2008). Development of the Scale of Economic Abuse. *Violence Against Women*, 14(5), 563-588. Fawole, O. I. (2008). Economic violence to women and girls: Is it receiving the necessary attention? *Trauma Violence Abuse*, 9(3), 167-177.

other forms of abuse, leads many survivors to doubt their ability to manage their finances or provide for themselves and their children.

Increasing the Economic Stability of Domestic Violence Survivors

Domestic violence advocates and allies are working together to mitigate the effects of economic and financial abuse as well as create strategies to prevent it in the future. Advocates are helping survivors rebuild their credit so they can obtain safe and affordable housing, secure reasonable interest rates on loans and provide financial education through one-on-one and group counseling. Domestic violence programs are partnering with community-level banking institutions, housing agencies and educational programs to help survivors meet their housing and economic needs.

Individual Development Accounts (IDAs) and other matched savings programs can play a critical role in helping survivors rebuild their financial foundation and regain confidence in their ability to save for the future.

A Look at the Domestic Violence Field

Services Funded by
FVPSA, 2011

LOCAL

1,538

Domestic Violence
Shelters

966

Non-Residential
Service Programs

Services for domestic violence victims are a critical component of a community's response to domestic violence. Over the last three decades, a sea change has occurred in the public's recognition of domestic violence as a serious societal issue. In the 1970s and early 1980s, grassroots activists identified three tasks:

- ❑ **First**—securing shelter and support services for abused women and their children;
- ❑ **Second**—enhancing protections and safety, often by improving laws as well as the police and court response to domestic violence; and
- ❑ **Third**—changing community attitudes and responses.

These advocates organized the first shelters and safe homes for battered women and their children and worked to put basic legal protections in place, train police and health care providers, and increase public awareness. State, tribal and territorial domestic violence coalitions were organized to provide leadership to systems and social change efforts, and national organizations—including a network of technical assistance providers and culturally-specific resource centers—were established. The National Domestic Violence Hotline, established in 1996, currently receives over 22,000 calls a month.

Services Funded by
FVPSA, 2011

STATE/ TERRITORY

56

State/Territory
domestic
violence
coalitions many
of these are dual
domestic and
sexual violence
programs

Key Federal Funding Provided

In 1981 Congress established the Family Violence Prevention and Services (FVPSA) program at the U.S. Department of Health and Human Services, the first federal funding stream to provide financial support for core services throughout the country. In 2011, the Family Violence Prevention and Services program provided approximately \$86.5 million to over 1,500 community-based domestic violence shelter programs and almost 1,000 non-residential services sites through formula grants to states. Many community-based domestic violence programs also receive support from the federal Victims of Crime Act (VOCA) program and from state and local sources. The Violence Against Women Act (VAWA), passed in 1994, was the first federal law to acknowledge domestic violence and sexual assault as crimes and continues to provide federal resources to encourage coordinated approaches to combating intimate partner violence.

Services Funded by
FVPSA, 2011

TRIBAL

160

Tribal domestic
violence shelters

68

Non-residential
programs

Overall funding for domestic violence programs remains limited in the face of need. While some states have at least one domestic violence program in every county, there are still many areas, particularly in rural, low-population states, where a victim must travel more than 150 miles to reach the nearest domestic violence shelter, support group or advocacy service. The lack of programs is particularly acute for Native Americans as well as survivors in migrant and immigrant communities. Also,

Services Funded by
FVPSA, 2011

NATIONAL

- ▶ Domestic & dating violence hotlines (available 24/7)
- ▶ Resource centers focused on broad-based technical assistance, resource development, public policy, training, and on expanding the work of Tribal Nations
- ▶ Special issue resource centers focused on public health, civil/criminal legal response, child protection and custody, mental health, trauma, and working with incarcerated victims
- ▶ Culturally Specific Resource Centers and organizations focused on communities of color and immigrant populations including African-Americans, Asian Pacific Islanders, and Hispanic/Latinas
- ▶ Technical assistance project focused on enhancing services to children and youth

access to services remains limited for victims and children with disabilities and older partners in abusive relationships.

Domestic Violence Programs: An Overview

Community-based domestic violence programs typically provide 24-hour crisis hotlines, individual and group counseling, support groups for victims and their children, legal and medical advocacy programs, as well as children's services. Most provide emergency shelter to family members not safe in their own homes. These programs guide victims to protection and service options available under domestic violence laws and help them develop safety plans for themselves and their children.

Services: Scope and Reach

Domestic violence programs receiving funds from the Family Violence Prevention and Services program at HHS reported the following for FY 2010:

- ▶ Over 134,000 adults (98.5% women) received emergency shelter services, along with 121,600 children. This included over 8.3 million shelter nights-- a 16.7% increase from 2009. There were over 171,000 unmet requests for shelter due in large part to limited shelter beds.
- ▶ Over 948,000 women and men and over 64,000 children received non-residential services such as counseling, advocacy and support groups.
- ▶ Over 3.8 million calls were made to domestic violence crisis hotlines. Hotlines provide callers with a safe place to talk about the abuse they are experiencing, while also helping them develop immediate and long-term safety plans.
- ▶ Domestic violence programs were active in community education efforts, providing over 84,000 presentations reaching 6.7 adults, and over 81,000 presentations reaching 1.8 million youth.

Domestic Violence Services: Key Issues to Consider



*Shanna, Oasis
Domestic Violence
Shelter Worker*

Since many AFI programs may be unfamiliar with the nature and scope of the services provided by domestic violence programs, this additional information is provided to introduce key issues that are important to domestic violence victims and the programs that serve them at the local level.

- ▶ ***Victims are often reluctant to disclose domestic violence incidents.*** There are many reasons for this: they fear that their complaints will not be taken seriously, that they will be blamed for their partner's violence, that they will lose custody of their children, that their source of family economic support will be jeopardized, or that this information will be shared with their abusive partner. In light of these fears and the prevalence of domestic violence, it is critical to make victim safety issues a high priority and to assume that some of the individuals participating in your program may be domestic violence victims.
- ▶ ***Many abuse victims are unaware of the legal options, services, and support systems available,*** including those that might increase their economic independence. Abusers often isolate victims and control the information they need to become financially independent and physically safe.
- ▶ ***Domestic violence service delivery and advocacy are rooted in confidentiality and privacy, which are crucial to victims seeking safety from abusive partners.*** The confidentiality of a victim's conversations with a domestic violence advocate may be protected by state statute, and federal funding for domestic violence services requires safeguarding the privacy of records and information about those to whom programs have provided shelter and other services. Domestic violence programs take confidentiality very seriously.

Safety Planning

Safety planning must be understood as a process. Simply stated, a safety plan is each victim's unique strategy to reduce the risks generated by a partner's abuse and control.

A victim's safety plan might include strategies for staying as well as for leaving, and may have short and long-term timeframes. A short-term plan might be to feed the children early so the partner won't hit them during dinner. A longer term plan might be to save \$10 a week from the food money that is doled out to them until they can save enough to get a bus ticket to their mother's house in the next state over. Or they might plan to leave their abusive partner after they earn their GED or after the children have finished high school and leave home.

Of necessity, these safety plans change – as the abusive tactics change, so must their safety plan change. Many aspects of a victim/survivor's safety plan may remain hidden, even from advocates, and certainly from others with whom they have not yet built a trusting relationship.

- ▶ ***An increasing number of domestic violence programs are culturally-specific in their approach.*** These programs are typically organized by and for a particular racial or ethnic community and provide a range of culturally-relevant services to African American, Latino, and Asian-Pacific Islander survivors. They often arise from a critique that traditional interventions and services are not responding well to marginalized communities and that new approaches are necessary.
- ▶ ***More and more domestic violence programs have developed comprehensive follow-up services for sheltered and non-sheltered victims of abuse.*** These include second-stage or transitional housing programs offering a full range of job training, educational, child care and supported living services, as well as financial literacy and other economic empowerment services. In some communities, specialized services have been designed for older survivors, victims exposed to HIV/AIDS, victims within gay and lesbian relationships, immigrant victims, and children witnessing domestic violence.

Asset Building for Survivors of Domestic Violence

Safety First

It is important to evaluate up front whether participation in an IDA program might place a family at risk.

It may be in the best interest of a survivor's safety to initially engage in basic economic empowerment services until particular threats or concerns have decreased or been addressed.

It may be in the best interest of a survivor's safety to initially engage in basic economic empowerment services until particular threats or concerns have decreased or been addressed. In this section AFI grantees will find concrete examples of best practices in delivering a range of financial services—financial education, credit repair, debt reduction services, tax preparation, and IDAs—to survivors. Guidance is also offered on how to determine when a survivor is ready to save in an IDA account. Safety concerns are central to the provision of all of these services.

Safety First: Addressing Risks and Enhancing Safety for All AFI Participants

DV programs and advocates are in a unique position to develop partnerships with AFI grantees that will provide a range of help to grantees in serving survivors. They can help AFI grantees understand how the services they offer can benefit survivors; develop appropriate procedures to address domestic violence issues that arise for AFI participants; refer survivors who are IDA-ready; and provide ongoing training, guidance and support as needed.

It is important to evaluate up front whether participation in an IDA program might place a family at risk. It may be in the best interest of a survivor's safety to initially engage in basic economic empowerment services until particular threats or concerns have decreased or been addressed. Even when survivors assert that it is safe to participate in an IDA program, advocates should be prepared to talk through services and requirements of the program as well as highlight potential risks.

DV agencies have strict procedures for ensuring the privacy and confidentiality of domestic violence survivors, as well as guidelines for the sharing of information about survivors with other organizations.²⁶ As in any other collaborative partnership, your DV partner will need to clearly communicate these procedures with their AFI partners.

Similarly, the effectiveness of the safety planning support that advocates provide to survivors will depend on their understanding of the specific steps required of

²⁶ See, for example, the model release of information forms (in English and Spanish) for use by DV agencies when sharing survivor information developed by NNEDV's SafetyNet project at <http://nnedv.org/resources/for-ovw-grantees/technology-a-confidentiality.html>.

survivors participating in AFI programs and the potential risks or opportunities that they may pose for individual survivors. An AFI partner can help advocates and survivors identify where risks might arise for individual survivors, as well as possible safeguards that can be put in place.

There are a number of safety tips that DV programs and AFI projects should consider as they work with survivors participating (or getting ready to participate) in an IDA program or other financial empowerment services:

- ▶ **Attention to times of high risk.** Research has shown the time shortly after leaving an abuser is the most dangerous for a survivor of domestic violence. Particular caution should be exercised when trying to resolve financial issues during this time period.
- ▶ **Safe communication.** Ask survivors for a safe phone number or email address to use for communication, and be aware that these may need to be changed periodically if an abusive partner gains access to them.
- ▶ **Flexible meeting times and locations.** For survivors with pressing safety concerns, an AFI project should be flexible about meeting times and locations and, working with a DV partner, frequently help the survivor re-assess safety issues.
- ▶ **Securing credit reports.** Use a post office box or DV shelter address when requesting a credit report for a DV survivor. Pulling a credit report by listing an address known to the abuser may alert him/her to the survivor's activities and jeopardize safety.
- ▶ **Passwords.** Change the passwords required to access checking and savings accounts.
- ▶ **Safeguarding assets in joint accounts and joint property.** Change the signature authority on joint accounts to require the signature of both account-holders on any withdrawals. If possible, photograph joint and individual property that might later be contested in divorce proceedings.
- ▶ **Safely securing housing.** Supply a copy of a survivor's credit report when applying for rental housing if the landlord requires a credit check. Any new credit inquiry may be visible on the credit report and could alert the abuser to a survivor's new residence. Search for rental housing with private property owners who are more likely to accept a credit report provided by the applicant.
- ▶ **Safeguarding documents.** Encourage the survivors to rent a safe deposit box at a local financial institution to store important documents.
- ▶ **Tech safety.** Be aware of the inherent risks of technology (mobile phone and computer) and attempt to mitigate them. Many resources are available describing best practices around technology safety, including the NNEDV's Safety Net Project. <http://nnedv.org/projects/safetynet.html>

Building the Foundation for Saving: Working with Survivors Not Ready to Open IDAs

Financial Education

Financial education classes delivered in a peer group setting can be extremely helpful to survivors. The opportunity to discuss their financial situation in a guided forum, free of criticism, with others who have similar experiences can be empowering.

Economic empowerment work with survivors most likely will not include opening an Individual Development Account right away. Some survivors may still be dealing with immediate risks, or have lingering concerns about their physical safety and financial security. Others may not yet have the earned income required to enroll in an IDA but are looking for employment. In these cases, a range of pre-IDA services can help survivors understand economic abuse, begin to assess their financial situations, set financial goals, examine available resources, and gain a more solid understanding of concepts of household financial management (such as budgeting and consumer credit). The following services can help survivors become successful IDA savers when they are able and eligible to open an IDA account.

Financial Education

Successful financial education programs for survivors have used an economic empowerment model which features the following:

- ▶ An emphasis on financial education, an understanding of rights and resources, and changes to spending and saving habits as a path to self-sufficiency;
- ▶ A focus on giving participants tools that can be used to make sound economic decisions for themselves and their families, rather than dictating a singular path to financial well-being for all survivors;
- ▶ Survivor-defined goals and progress toward those goals, with the guidance of a trusted advocate; and
- ▶ A recognition that economic abuse is common and serious and that, out of necessity, survivors' economic decisions often have been made with only immediate consequences in mind.

Financial education classes delivered in a peer group setting can be extremely helpful to survivors. The opportunity to discuss their financial situation in a guided forum, free of criticism, with others who have similar experiences can be empowering. A well-facilitated peer group can help participants examine their values and behaviors related to money, recognize signs of economic abuse, and discuss strategies for changing negative attitudes and behaviors. Hearing the stories of other survivors who have purchased assets with their IDA savings can be inspiring to participants, and such opportunities should be created whenever possible.

TIP: *Inviting experts in a variety of fields to speak at financial education classes can offer new perspectives on specific topics. With the help of a grant from the Foundation for Financial Planning, advocates at the Kentucky Domestic Violence Association’s member programs have invited financial aid officers, attorneys specializing in small business incorporation, insurance agents, mortgage lenders, career counselors, and professional financial planners to speak with domestic violence survivors.*

Getting Banked

For many survivors of domestic violence, opening a bank account may be an early step toward economic self-sufficiency.

A few financial education curricula have been developed specifically for survivors of domestic violence. Two of the most widely used are:

- ▶ *Realizing Your Economic Action Plan* (REAP) by Redevelopment Opportunities for Women (\$150-\$175 at http://www.row-stl.org/Content/RP_EEC.aspx)
- ▶ *Moving Ahead through Financial Management* by the Allstate Foundation: <http://www.clicktoempower.org/financial-tools/financial-empowerment-curriculum.aspx>. (Please also go to [Chapter 4 Resources](#) for a larger list of curricula)

Survivors should also be informed about predatory financial services and practices. Too often, survivors who lack safe access to mainstream financial resources—especially if they are in the process of leaving an abuser—use payday lenders, check cashers, high-cost tax-time services, and auto title lenders because they feel they have no other option.

- ▶ *For more information on predatory lending, go to:* <http://idaresources.org/page?pageid=a047000000B6abX>.

Getting Banked

For many survivors of domestic violence, opening a bank account may be an early step toward economic self-sufficiency. However, getting banked may be an obstacle for some. Survivors may not have been “allowed” to have a bank account, as a part of the power and control exerted by their abusers. Others may have been victims of economic abuse resulting in debt being accrued in their name, and they may have been unable to open a bank account. Survivors may be in ChexSystems due to the actions of their abusers and often don’t know it until they try to open a bank account. In addition, survivors may have negative feelings or lack knowledge about financial institutions as a result of financial abuse or their experiences growing up.

AFI grantees serving survivors should always partner with financial institutions that are willing to take the necessary steps to ensure participants' safety. This includes allowing survivors to open checking or savings accounts using a post office box or shelter address. Financial partners that understand the dynamics of economic abuse may also be willing to waive fees or offer "second-chance" accounts to those with a troubled banking history. The BankOn (<http://joinbankon.org/>) initiative can be an excellent resource for linking participants with "second-chance accounts." Read more about this nation-wide initiative in [Chapter 4](#).

TIP: *The Kentucky Domestic Violence Association has partnered with BB&T bank to have funds set aside to assist survivors with paying off small debts that appear in ChexSystems or are preventing them from getting banked. Helping survivors build positive relationships with financial institutions can benefit them while they are receiving services at a domestic violence program and for years to come.*

Credit Counseling

When helping survivors review their credit reports, it is important to look for information that may indicate fraud or identity theft. Because so many survivors of domestic violence have experienced economic abuse, the client may uncover evidence of that abuse on a credit report. Requesting that a "fraud alert" be placed in the survivor's file will inform potential creditors that the applicant may be the victim of identity theft. A fraud alert may make it more difficult for someone to apply for credit in the survivor's name.

- ▶ *For more information about identity theft and how to address it, please go to: www.ftc.gov/idtheft.*

For many survivors, building or repairing credit can be difficult. However, with the help of advocates trained in credit counseling, some AFI participants have increased their scores by as much as 150 points in a two-year period. These participants were able to increase their scores by paying down existing or delinquent debt, using multiple lines of credit, making on-time payments and keeping their credit balances low.

TIP: *Savers in the Kentucky Domestic Violence Association's IDA program can take out microloans that are secured by the funds in their account and usually range from \$250-\$1000. This has proven to be a valuable credit-building tool, as borrowed funds can be used to pay outstanding debts and on-time payments are reported to the major credit bureaus, establishing a positive line of credit.*

Removing Obstacles

Many survivors are single parents who are working, attending school, and juggling child care schedules. Removing obstacles that might prevent them from participating in financial education classes and one-on-one case management meetings is a way to build attendance. AFI grantees that are working with survivors can eliminate many barriers with thoughtful planning and programming. AFI grantees and domestic violence advocates can work together to ensure that specific obstacles are addressed in a way that is safe for survivors. The following programmatic considerations can help pave the way for a survivor's success in an AFI program:

- ▶ **Child care**—Some domestic violence service providers offer child care for clients during classes and at certain times of the day, if not full-time. AFI grantees who are providing the financial education classes or case management for IDAs might offer special classes at the shelter at a time when child care would be provided.
- ▶ **Meals**—The provision of a simple evening meal during financial education classes for participants and their children allows the family to meet a critical need while creating an opportunity for the survivor to work on financial goals.
- ▶ **Transportation**—Because many survivors have left everything behind and do not have their own cars, transportation to and from case management meetings or financial education classes can be critical for IDA savers' success. Collaboration between AFI and DV agencies can help address this issue (e.g., provision of bus passes, ensuring that meetings are held at a convenient location).

While many agencies that work with lower-income households may address these basic concerns in their programs, it is important to help survivors of domestic violence determine their own barriers. An initial meeting about economic self-sufficiency and IDAs can help uncover and address these issues by asking simple questions (while always considering the survivor's safety).

How Can You Determine When a Survivor Is IDA Ready?

There are unique considerations for survivors of domestic violence who are interested in opening an IDA. Typically, the best candidates have:

Permanently separated from their abusers. Complications associated with a continued or intermittent relationship with someone exercising power and control can jeopardize the survivor's IDA savings as well as any other progress she has made toward economic self-sufficiency.

NOTE: *Research and experience tell us that the decisions survivors make about staying with or leaving an abusive partner are complex. A survivor may still be with an abusive partner but preparing financially and otherwise to leave, and our advocacy should always support those efforts to become more financially independent. We are still learning about the efficacy of IDA participation for survivors whose abusive partners can potentially access or exert control over saved assets.*

Being IDA-Ready

An IDA participant should be able to meet her monthly deposit obligations in addition to any other expenses.

- ▶ ***Transitioned from emergency shelter into transitional housing or other stable housing or have concrete plans to do so.*** This way, an applicant is less likely to have a significant or unexpected increase in her housing expenses during the time she is saving in her IDA. However, some successful IDA participants (who had stable income) used their time in a shelter to save money and make larger IDA deposits. Advocates should help survivors in this situation budget for an increase in living expenses when they do move into transitional or permanent housing, to ensure that they can continue to make IDA deposits and meet other financial obligations.
- ▶ ***A history of regular contact with a DV advocate and/or the opportunity to meet with one throughout their participation in an IDA program.*** A trusted advocate can help a participant stay on track and cope with unexpected expenses as well as advise on budgeting and goal-setting.
- ▶ ***Secured employment and/or a good work history.*** An IDA participant should be able to meet her monthly deposit obligations in addition to any other expenses.
- ▶ ***Started to consider mid- and long-term goals rather than immediate concerns and has communicated or responded positively to ideas such as college, micro-enterprise or home ownership.*** Survivors who are still in a crisis will probably have a difficult time meeting savings requirements and regularly attending financial education classes.

Helping Domestic Violence Survivors Be Successful IDA Savers

Saving in an Individual Development Account (IDA) is a challenging process that requires careful planning and discipline. Advocates at the Kentucky Domestic Violence Association (also an AFI grantee) have developed a number of practices to support survivors in their savings goals and keep them on track when life circumstances threaten to derail their efforts to save. They are described below.

Emergency Fund

Many savers withdraw from IDA programs because of unexpected expenses that prevent them from making their required monthly deposit. Having an emergency fund can be key to their success and eventual asset purchase.

Detailed monthly statements

Many survivors who have opened IDAs find it helpful to receive detailed monthly statements that document their IDA deposits and the total available to them for an asset purchase, including matching funds. Programs should also receive statements for survivors to know whether participants are missing deposits or making unauthorized withdrawals. Because IDA savers often make more than a minimum monthly IDA contribution, the monthly statements can help them plan for occasional larger deposits, such as after receiving a tax refund. The monthly statements also can be an important motivational tool, as the participants can see how their savings have multiplied each month.

Missed deposits and leaves of absence

The lives of lower-income survivors can be unpredictable, and it is likely that many of them will miss a monthly deposit due to an unexpected emergency such as a loss of income or sudden need to relocate. AFI rules state that participants who miss three deposits should be withdrawn from the IDA program. But when serving survivors, IDA programs may want to consider offering a leave of absence of up to six months. If a survivor indicates that she wants to remain in the program but has encountered a temporary setback, her advocate can recommend that her account be “suspended” until her situation becomes more stable.

IDA emergency fund

Programs working with survivors enrolled in IDAs should consider creating an emergency fund to help participants make consistent deposits. Many savers withdraw from IDA programs because of unexpected expenses that prevent them from making their required monthly deposit. Having an emergency fund can be key to their success and eventual asset purchase. Participants are most likely to use the fund for car repairs, medical emergencies, one-time rental or utility assistance, or to pay an outstanding debt shortly before an asset purchase (*especially a home purchase*). Access to an emergency fund may also prevent survivors from turning to payday loans or other predatory financial products. The emergency fund should not

be used as a source of regular assistance and should be used only when other options have been exhausted. Consider limiting the number of times a participant can use emergency funds or the amount of money that can be withdrawn over a set time period.

Credit score

AFI programs use different enrollment strategies when working with survivors who have very low credit scores (in the 450 to 550 range). Some provide credit counseling for six months to a year *before* opening the IDA. Others start credit counseling immediately after an account is opened, hoping that the prospect of an IDA will incentivize survivors to improve their scores.

The applicant's credit score is especially important if she intends to purchase a home or apply for a small business loan; mortgage and small business lenders can deny an application or charge higher interest rates based on credit scores. If your program allows participants to save for three years, participants will probably have enough time to raise a low credit score to get favorable loan terms. If the time frame for saving is shorter, consider whether the applicant will have enough time to improve her credit score to be able to receive favorable loan terms. Additionally, mortgage lenders typically will not lend to individuals with a bankruptcy less than two years old; those that do offer loans at extremely high interest rates.

- ▶ *For more information about all of the elements that go into determining a credit score, see the fact sheet on "Credit Scoring" at <http://www.idaresources.org/page?pageid=a047000000B7oys>.*

Microloans

Innovative approaches to credit repair, such as the Kentucky Domestic Violence Association's Microloan Program, can help survivors build or repair their credit. Survivors take out zero-interest loans that typically range between \$500 and \$1000 and are secured by their IDA savings. Borrowers frequently use the loans to pay outstanding debts reflected on their credit report or start emergency savings accounts. The loans are repaid over one year, and on-time payments are reported to the credit bureaus, establishing a positive line of credit. If the borrower cannot repay the loan, the remaining debt is repaid with savings from her IDA account and the loan is reported to the credit bureaus as "Paid in Full." Survivors who take out subsequent loans and use other lines of credit have seen vast improvement in their credit scores.

Through its microloan program, the Kentucky Domestic Violence Association has helped at least half a dozen survivors increase their credit scores by more than 100 points in two years or less.

Microloans

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- ▶ *For more information on the Kentucky Domestic Violence Association's microloan program go to: http://kdva.org/projects/economic_justice/microloan.html*

Free tax preparation programs

It is likely that a survivor's tax refund is the largest lump sum of money she and her family will see during the year. Advocates can help survivors plan for tax season by reminding them about it throughout the year and by ensuring that they have all the information they will need to file. Maximize this opportunity by:

- ▶ referring the client to a free tax preparation program such as a Volunteer Income Tax Assistance (VITA) site to avoid paying preparation fees;
- ▶ ensuring that eligible clients claim the Earned Income Tax Credit ;
- ▶ discouraging the use of Rapid Anticipation Loans or Rapid Anticipation Checks ;
- ▶ helping the client determine the best use of refund money and encouraging that a portion of it be used to start or increase an emergency savings fund; and
- ▶ encouraging the survivor to use her refund to make a large deposit in her IDA.

For information and tools on helping DV survivors file for tax benefits and receive free tax assistance, go to: <http://www.IDAresources.org> and click "EITC and Tax Assistance".

Some Tips for Survivors on Starting an IDA

Survivors interested in enrolling in Individual Development Accounts (IDAs) should consider a number of factors to determine whether they are ready for this step. Those who proceed can benefit from some fundamental advice on questions to ask to make sure they understand the IDA savings process, and how to develop a savings plan. AFI grantees and domestic violence service providers can offer this tip sheet to survivors who are considering, or already enrolled, in IDAs.

Always Consider your Family's Safety First

- If you are worried about your physical safety, this may not be an appropriate time to open an IDA.
- You must have a safe place to receive phone calls and mail (e.g. a contact whom the abuser does not know, such as a trusted friend).
- Be sure that you have a secure place to store your documents, such as your birth certificate, social security card, passport, and bank statements.

Support and Resources

- Use the National Domestic Violence hotline number 1-800-799-SAFE for information about what constitutes domestic violence and to connect with help in your area.
- Your local domestic violence program can help you access important services.
- Consider all forms of assistance you may be eligible for, such as Legal aid, food stamps, Supplemental Security Income/Social Security Disability Insurance, rental assistance, the special feeding program for Women, Infants, and Children (WIC), and Temporary Assistance for Needy Families (TANF). Ask an advocate for assistance to learn more about these programs.

Financial Safety

- Consider carefully if your abuser is still in a position to financially harm you (e.g., removing money from a joint account or ruining your credit).

- If you have joint accounts, shared debt or property, or outstanding child support issues, it may be best to delay opening an IDA because your abuser could potentially gain access to your assets.
- Work closely with your case manager to develop a safety plan that protects you from further financial abuse.

Fully Tap into the Services of AFI Programs

AFI programs provide a variety of useful services, including:

- Financial education
- Credit counseling/debt management
- Helping with starting a bank account
- Tax assistance
- Individual development accounts (matched savings accounts)
- Access to other helpful state/federal benefits

Your Spending Plan

- Use your credit report to identify possible fraud or theft AND to help create a spending plan that includes the payment of outstanding debt.
- Create a household budget that includes your anticipated monthly IDA deposits.
 - PAY YOURSELF FIRST -- Work savings into your budget in addition to your IDA deposits to begin building an emergency savings fund.
 - Consider fixed (rent, car insurance, car payment) and variable expenses. (utilities, groceries, etc.).
 - Plan for expenses that happen quarterly or annually.
 - Re-evaluate your situation and your budget if your plan is not working.
 - Be sure that you are not the victim of fraud or identity theft.
 - You may need to seek additional income, such as a second job or federal/state assistance, or look for other areas to cut expenses.

Starting your IDA

- ❑ Make sure that you understand the program. For instance, ask what assets you are allowed to purchase through the program—a home, schooling, capital investment, a car (*Remember that AFI IDAs allow the purchase of a first home, capitalizing a small business, paying for postsecondary education or vocational training, or transferring to an eligible dependent*)?
 - Every IDA program has different savings, financial education, and case management requirements. For instance, ask what the minimum monthly amount is that you are required to save, and what happens if you miss making a deposit.
 - Be sure that you know the asset-purchase process. For instance, ask how long you need to save before you can make a withdrawal for a purchase.
- ❑ Get the most out of your financial education and case management. For instance, make sure you learn how to pull your credit report, what to do to improve your credit score, how to budget, and what other federal or state benefits you may be eligible to receive. This is information that can help you for your entire life and be passed on to your children and even your peer group.

Remember that economic self-sufficiency does not happen overnight, and that the most successful IDA participants are generally those who view it as a long-term process.

AFI Grantee Role

AFI grantees are not expected to screen their clients for domestic violence, but rather to be sensitive to how domestic violence might be impacting their clients, to know how to respond appropriately to disclosures of domestic violence that do occur, and to have the knowledge and relationships to refer clients for help.

Building Partnerships

Over the past several years, domestic violence (DV) agencies and asset building organizations have begun exploring ways to work together to boost the financial strength of domestic violence survivors. These partnerships can take many forms. Whatever the level of involvement of each partner, these collaborations involve hard work, and as yet there is not an instruction booklet to guide the process. This Toolkit, and this section on Building Partnerships, begins to fill this gap. In it, you'll read the case for why DV agencies and AFI grantees should partner, the steps involved in developing successful partnerships, and descriptions of different models for partnering.

What is the AFI Grantee's role in these collaborations?

AFI grantees are not expected to screen their clients for domestic violence, but rather to be sensitive to how domestic violence might be impacting their clients, to know how to respond appropriately to disclosures of domestic violence that do occur, and to have the knowledge and relationships to refer clients for help. It is your DV agency partner's role to provide safety planning support for domestic violence victims participating in your programs (including those referred by the DV agency as IDA-ready) and to help you respond to other issues unique to serving domestic violence survivors. Throughout this section you'll learn various ways to partner as well as different levels of involvement to consider in working with domestic violence service providers.

Why Should AFI Programs Partner with Domestic Violence Service Providers?

- ▶ **Many domestic violence survivors face significant financial challenges and are eligible for AFI services.** AFI programs can help survivors better manage money, learn to save, increase their assets, and ultimately improve the economic strength of their families.
- ▶ **Domestic violence advocates know how much financial independence affects survivors' ability to be safe from abuse.** As partners, you can increase survivors' economic options and resources.
- ▶ **Domestic violence programs can identify promising IDA-ready candidates.** Experience has shown that these survivors, particularly when supported by domestic violence advocates, can be very successful IDA savers.

- ▶ ***When AFI participants disclose domestic violence issues to AFI staff, domestic violence programs can provide safety planning and other support services.*** This will increase their ability to safely continue in the program.
- ▶ ***Domestic violence affects one in four women and one in seven men.*** AFI agencies should have a system for responding to disclosures of domestic violence among their clients and their staff.

Steps to Building Successful Partnerships

Successful collaborations involve creating connections between people and purpose. There are many positive reasons for AFI and DV programs to partner and nothing can substitute for simply getting together, talking, and learning about each other.

This is especially true because DV programs and AFI grantees are unique in every community. AFI and other asset-building organizations differ in the range of financial services they offer clients, so DV programs will need to know about the particular services its potential partner offers. Also, since DV programs have varying levels of involvement in economic empowerment advocacy, their linkages to AFI programs will be different.

Starting the conversation

Partnership building starts with conversation, and ideas to help launch these conversations are included below. The questions below are designed to help DV agency representatives understand the overlap between the survivors with whom they work and those able to participate in IDAs and other AFI services.

These questions should be considered a starting point for discussion—a means to partnership rather than an end. Identifying common ground, creating a shared sense of purpose, and building mutual trust will be key to not only building collaborative relationships, but sustaining them over time.

Learn about how each of your programs operates, and what each has to offer the other.

How can AFI programs help DV programs improve the financial skills and circumstances of survivors? How can DV programs identify IDA-ready survivors who can safely participate in asset-building activities?

Questions DV programs can ask—

<i>Indicators</i>	<input checked="" type="checkbox"/> <i>Check here if this is true</i>
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8. What types of services does your AFI agency offer? Make sure you have asked about all of the following types of services:

Financial education	<input type="checkbox"/>
Getting banked	<input type="checkbox"/>
Matched savings accounts such as Individual Development Accounts (IDAs)	<input type="checkbox"/>
Debt management	<input type="checkbox"/>
Credit building/rebuilding	<input type="checkbox"/>
Tax credits, tax preparation and filing assistance	<input type="checkbox"/>
Education planning for your clients' children	<input type="checkbox"/>
Accessing federal and state benefits	<input type="checkbox"/>
Other services not mentioned	<input type="checkbox"/>

9. What is the typical financial profile of the clients who receive asset-building services? What are your agency's eligibility requirements? What characteristics do you look for in IDA participants?

Answer question here:

10. Are there specific approaches that improve the potential for success among participants from different racial and ethnic backgrounds, refugees and immigrants, rural vs. urban populations, individuals of different ages, or those from LGBT (Lesbian, Gay Bisexual and Transgendered) communities? Are your services provided to those with limited English proficiency and those with low literacy?

Answer questsgfgf

11. Does your agency have any experience in working with survivors of domestic violence? If yes, what issues have arisen and how were they handled?

Questions DV programs can ask—

Answer question here:

12. Which of your agency's services do you feel could benefit domestic violence survivors most? Are you interested in serving survivors who are not yet IDA-ready? If so, would you expect them to be IDA ready within a specified amount of time to consider serving them?

Answer question here:

13. What privacy/confidentiality policies does your agency follow in order to protect program participants?

Answer question here:

Questions AFI programs can ask—

14. What core services do you offer to domestic violence survivors in our community?

Answer question here:

15. What types of economic issues are the survivors you work with facing? What types of economic abuse have they faced? What are their most pressing financial issues?

Answer question here:

16. What specific types of economic advocacy services do you provide, if any? Do these include discussion of matched savings accounts or IDAs?

Answer question here:

17. Are there specific approaches that improve the potential for success among participants from different racial and ethnic backgrounds, refugees and immigrants, rural vs. urban populations, individuals of different ages, or those from LGBT (Lesbian, Gay Bisexual and Transgendered) communities? Are your services provided to those with limited English proficiency and those with low literacy?

Questions AFI programs can ask—

Answer question here:

18. Have you ever referred a survivor to our AFI program for services? If yes, what was the experience?

Answer question here:

19. Do you feel that any of the survivors you have worked with in the last 3—6 months might be interested in opening an IDA or receive other asset building services?

Answer question here:

20. Do you offer any case management or supportive services that would help survivors in your program stay on track with the AFI goals they establish?

Answer question here:

Questions about working together

In addition to learning about particular services for your clients, it is important to ask questions that will help the partnership operate more smoothly. Suggestions include:

- ▶ How many referrals can your asset-building agency handle from my agency? How many referrals do you think your organization would make to our agency?
- ▶ **DV program:** Can your agency train my staff on basic financial literacy and the value of asset-building strategies?
- ▶ **AFI program:** Can your agency train my staff on DV issues that might arise within asset-building programs?
- ▶ Who is the best point of contact at your agency with whom we should work?
- ▶ Does your agency work with any other DV programs/AFI programs in the area?
- ▶ What concerns do you have about working with our agency? What opportunities do you see?

- ▶ When should we meet again, and what steps should we take to make sure that this partnership moves forward?

Why is the first conversation important?

In general, AFI programs and DV programs do not know each other well, and each has its own unique history, language, funding streams, and approach to serving its clients. There may also be very different perspectives and levels of understanding as to community and family needs. For these reasons and more, spending time getting to know each other first, rather than jumping immediately into program planning, is essential.

Formalizing your relationship

If you reach the point in your discussions where you are planning joint activities with agreed-upon objectives, you might want to formalize your relationship. This can take the form of a Memorandum of Understanding (MOU), which allows you to express in writing how you have agreed to work together. The following elements of an MOU are straightforward and should be developed jointly with your partner agency:

- ▶ A description of what you intend to do together
- ▶ The timeline for the joint activities you plan to undertake together (these activities can be quite specific, such as engaging in cross-training or submitting a joint proposal for match funds, or more general, such as continuing to meet monthly to discuss issues of common interest)
- ▶ A description of the specific tasks that each partner is agreeing to assume, either as lead staff or as part of shared responsibilities
- ▶ A description of how costs associated with activities or the ongoing collaboration will be handled.

In addition, each of the organizations that are part of the MOU should identify a lead contact to ensure implementation of the MOU and resolution of any issues that arise.

Other collaborative activities to consider:

- ▶ **Cross-reference each other.** Reference your partnership and your partner's resources in organizational brochures, websites, and other materials as appropriate.
- ▶ **Emphasize shared goals.** In public education and promotional materials, articulate your shared interests in asset building for DV survivors.

Celebrate successes

Completing a list of community resources, jointly writing a letter to the editor, or co-sponsoring a community forum should all be noted as successes and celebrated. Individual and organizational leadership should be honored and supported.

Keeping the partnership alive and healthy

Like any ongoing relationship, collaborations between AFI projects and DV programs will require “care and feeding” to remain productive, healthy and strong. Below are some tips for cultivating ongoing, beneficial partnerships between DV programs and AFI projects.

- ▶ **Keep lines of communication open.** Identify liaisons with each DV partner, and establish regular points of contact. This ensures that all communication is not just in response to problems.
- ▶ **Commit to addressing issues as they arise in an open, honest manner.** Before problems arise, decide how issues will be brought up for discussion. These issues could include the normal challenges of blending different communication styles and ways of working.
- ▶ **Document your work together, both in terms of process and programming.** This will be particularly important as you are developing a shared language, when misunderstandings and miscommunication are more likely. This can be as simple as identifying at the beginning of every meeting or conference call who will take notes and make sure that they are distributed to participants.
- ▶ **Take time to assess your work together.** Ask yourself what’s working? To what or to whom can it be attributed? What hasn’t worked as well as you had hoped, and why? Documenting your work together will help when you periodically reflect on both your accomplishments and the opportunities that you’ve not yet explored.
- ▶ **Take time to celebrate successes.** Completing a list of community resources, jointly writing a letter to the editor, or co-sponsoring a community forum should all be noted as successes and celebrated. Individual and organizational leadership should be honored and supported.
- ▶ **Update your Memorandums of Understanding and any contracts you have in place at least annually.** This provides both of you the opportunity to clarify or modify how you will work together in the upcoming year.

Expand the Vision of Partnerships

It can also be very helpful to expand your vision of partnerships beyond AFI and DV agencies to other organizations that work to promote safe and financially stable families such as housing agencies, faith-based groups, community action agencies and others. These organizations can supplement the help that AFI grantees and DV agencies can provide and meet other critical needs of survivors and their families, such as offering heating assistance, job search, housing assistance, child care, etc.

Continuum of Partnering: Finding What Works for Your Community

While a DV state coalition or local DV provider may choose to operate an AFI program, such as the Kentucky Domestic Violence Association (KDVA) did (go to page 90) , or choose to form a formal partnership with an AFI program, such as occurred between the El Paso Collaborative for Economic and Community Development (AFI grantee) and the Center Against Family Violence (DV service provider) in Texas (go to page 86), there are many other ways that AFI programs and DV programs can partner. This continuum of partnering can include one or several of the following activities and can occur at the state or county level (between state/county-wide initiatives) or within a local community:

- ▶ **Invite your partner to a staff meeting to learn about the services and supports that they can offer to the individuals and families you serve.** Review organizational mission, program objectives, eligibility criteria, how best to refer, and other important service issues. Identify where your missions overlap, where there are shared interests and where the services offered might be helpful to your agency's constituents.
- ▶ **Arrange for a similar visit to your partner's staff meeting.**
- ▶ **DV programs: Offer to provide training to AFI staff on domestic violence.** A focus should be on how DV issues might arise within the context of an AFI program and appropriate responses.
- ▶ **AFI program: Offer to provide access to financial education services to both DV program staff and survivors.** Explore ways to make the AFI program services, including IDAs, more accessible to DV survivors. This could include offering financial education classes for DV shelter residents or survivors living in the community in collaboration with your DV partner.
- ▶ **Share and disseminate outreach and program materials.** Provide each other with a supply of outreach materials to make available to clients about the services provided by your partner organization
- ▶ **Conduct a joint review of AFI policies and procedures.** Such a review can identify where DV issues might arise for AFI program (including IDA) participants and steps to enhance safety of all participants.
- ▶ **Develop a joint protocol.** Such a protocol can articulate how cross-training, cross-referrals, and coordinated services will be delivered, particularly when a disclosure of domestic violence occurs and when both programs are working with the same individual or family.

Engaging Others

Consider co-presenting at AFI and DV regional/state-wide meetings or conferences on the nature and impact of your partnership.

- ▶ **Identify a point-of-contact at each agency and set up quarterly meetings.** Such points-of-contact can facilitate an ongoing exchange of information, assist in problem-solving, identify opportunities for ongoing collaboration and identify training and technical assistance needs.
- ▶ **DV program: Provide case management services.** Such services can be provided for AFI program participants referred by your program or disclosing domestic violence to the AFI program.
- ▶ **Consider co-presenting at AFI and DV regional/state-wide meetings or conferences on the nature and impact of your partnership.** Engage others in discussions of how to support the economic empowerment of low-income DV survivors.
- ▶ **DV program: Secure match funds for IDA “slots” for DV survivors.** Consider approaching funders who have provided support for DV intervention and prevention efforts to request match funds for individual slots. Even \$500—\$3000 in matching funds can make a difference to individual DV survivors who are then able to successfully participate in an IDA program.
- ▶ *For more information on how/where to secure match funds go to:* <http://idaresources.org/page?pageid=a047000000ApiTB>.
- ▶ **Submit a joint proposal for AFI funding.** Formalize your partnership with a joint proposal to support ongoing collaboration.

Two Models for Providing AFI Services to DV Survivors: DV Coalition as AFI Grantee and Community Partnership Model

This section describes the two models for providing AFI services to DV survivors that are currently operating in the field and their benefits and drawbacks. While these models may not fit the needs or circumstances of your particular community, included are valuable and concrete lessons on how the models started and how they operate, including division of responsibilities between AFI grantees and DV agencies—both at the state and local level.

Community Partnership Model: El Paso

The Texas Council on Family Violence (the state DV coalition) facilitated a partnership between a DV service provider and an AFI grantee in the same community. The El Paso Collaborative for Economic and Community Development (AFI grantee) is working with the Center against Family Violence (local DV service provider) to provide AFI services to the Center’s clients in El Paso. The state DV coalition secured the AFI matching funds through a contribution from the Allstate Foundation. The following charts describe the division of responsibilities between the two partners, and the strengths and weaknesses of such a model.

El Paso Community Partnership Model: Division of Responsibilities	
AFI Grantee	DV Service Provider
<ul style="list-style-type: none"> <input type="checkbox"/> Verify survivor’s eligibility for AFI <input type="checkbox"/> Conduct financial literacy classes and asset-specific education <input type="checkbox"/> Administer IDA accounts and relationship with bank <input type="checkbox"/> Handle AFI grant reporting requirements 	<ul style="list-style-type: none"> <input type="checkbox"/> Market AFI services to survivor clients (in the case of the Center against Family Violence, this happens by educating case managers about AFI.) <input type="checkbox"/> Identify survivors who would make good candidates for AFI services <input type="checkbox"/> Provide space for AFI grantee to conduct orientation sessions and financial literacy classes <input type="checkbox"/> Handle safety planning around all AFI-related services <input type="checkbox"/> Reinforce financial literacy training with DV-specific financial literacy

El Paso Community Partnership Model: Division of Responsibilities

<i>AFI Grantee</i>	<i>DV Service Provider</i>
	curriculum used by caseworkers helping AFI-enrolled survivors <input type="checkbox"/> Offer additional support to help survivors keep on track with building credit and saving money

El Paso Community Partnership Model: Benefits and Drawbacks

<i>Benefits</i>	<i>Drawbacks</i>
<input type="checkbox"/> The model maximizes each partner's strengths. The AFI grantee can connect clients to asset building resources; the DV agency knows how best to support survivors as they go through the program. <input type="checkbox"/> Neither the DV agency nor the state coalition needs to administer the accounts, do AFI reporting or conduct other admin activities.	<input type="checkbox"/> Each partner faces a learning curve in understanding each other's field and how to work together. <input type="checkbox"/> Partnerships are limited by the geographic proximity of AFI grantees. <input type="checkbox"/> It requires an ongoing commitment to coordination between two separate, independent agencies.

Advice for Starting

Krista Del Gallo, Policy Manager with the Texas Council on Family Violence, offered the following guidance for state DV coalitions wishing to encourage partnerships at the community level:

- ▶ Seek out the asset building coalition or leading entity in asset building in your state. Make sure this coalition is aware of the DV community's interest in collaborating and request help in identifying a strong AFI grantee that would make a good partner.
- ▶ Identify a strong DV service provider in the same community as the AFI grantee, preferably a DV provider that is already involved in economic empowerment issues such as assistance with job search and/or financial literacy classes

- ▶ Reach out to both the DV service provider and AFI grantee separately to gauge interest and ongoing capacity. The presence of champions within each organization to advocate for the partnership will promote success.

El Paso: Case Study of a Partnership Model

In 2008, when the Texas Council on Family Violence (the state DV coalition) first learned about the AFI program, a light bulb went on. The Council recognized that access to financial education and IDAs to purchase assets would be important tools to help survivors lead independent, violence-free lives. With 100 member organizations, the Council was not in the position to be able to work with every DV service provider in the state, nor was it interested in the administrative work involved in managing IDA accounts. With a contribution from the Allstate Foundation, the Council sought to identify an AFI grantee and a DV provider in the same community and launch a partnership by providing the matching funds for IDA accounts.

Finding the Partners

Finding the right programs was crucial. The coalition turned to the state asset-building association—RAISE Texas—for help in identifying a strong AFI grantee. It suggested the El Paso Collaborative for Economic and Community Development, which had an accomplished track record of operating IDA programs since 2001. Krista Del Gallo, Council Policy Manager, contacted Delia Chavez, executive director for the Collaborative. “She was extraordinarily open and excited about the potential for a partnership,” said Del Gallo.

Through its own channels the Council identified the Center against Family Violence in El Paso to be the DV provider in the partnership. The Center seemed promising because it already had a very robust employment program for survivors that began in 2006. The Center’s president, who previously had worked for the Chamber of Commerce, had joined a local workforce development board and offered to funnel survivors to the board to help them meet their employment quotas and draw down federal funds. The Center had developed “a base of clients that were going to be successful in the IDA program,” noted Del Gallo, acknowledging that only those with earned income could participate in IDAs.

Division of Responsibilities

The El Paso Collaborative and the Center against Family Violence jointly applied for an AFI grant, which the Collaborative now administers. The Collaborative handles all interactions with the bank, manages the IDA accounts, and meets all of the reporting requirements for the grant. In terms of direct services, the Collaborative verifies participant IDA eligibility, provides financial education, and opens participant IDA accounts.

The Center against Family Violence brings its own expertise to the partnership. Case managers know the circumstances of the survivors they work with and at what stage they are in their walk to independence. All of the Center’s case managers were informed about the AFI partnership and asked to identify promising candidates for the program. The Center also provides support for AFI participants to help them stay on course with financial education classes as well as to overcome barriers to successful completion. And, the Center handles the safety planning for participants to help ensure that their identity is kept confidential from their abusers in their transactions with the program, according to Center advocate Jose Avila.

“It’s a really good use of both organizations’ expertise,” said Del Gallo. The two organizations work together on problem solving if issues arise concerning missed IDA deposits and possible terminations from the program. Perhaps most central to the success of the partnership is finding strong leaders in both organizations, said Del Gallo.

“If you don't identify somebody that's going to be a champion in an organization, it might not work out.”—Krista Del Gallo, Texas Council on Family Violence

As of January 2012, 13 survivors were participating in the partnership. With attrition a major challenge for any AFI grantee, it is significant that since 2010 only one survivor has dropped out of the program. “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,” said Chavez. With an 11-year history of managing AFI IDA accounts, Chavez noted that the survivors “have been our best savers. They really have been.”

Kentucky Domestic Violence Association: State DV Coalition as AFI Grantee Model

The Kentucky Domestic Violence Association (KDVA) is the only AFI grantee that is also a state DV coalition. KDVA is comprised of 15 member programs that serve DV survivors across the state. Fourteen of these programs are sub-grantees for the AFI grant (one program receives its own IDA funding). KDVA has also built partnerships with seven financial institutions throughout Kentucky because there is no single bank or credit union with branches statewide.

Division of Responsibilities

Kentucky Domestic Violence Association: State DV Coalition Model Division of Responsibilities	
AFI Grantee: KDVA	Sub-grantees: KDVA member programs
<ul style="list-style-type: none"> <input type="checkbox"/> Writes and administers AFI grant, manages grant reporting <input type="checkbox"/> Raises matching funds <input type="checkbox"/> Offers training for advocates on asset building and economic empowerment and facilitates participation in national trainings such as NeighborWorks America and AFI Financial Education Academies <input type="checkbox"/> Verifies applicant’s eligibility and approves applications <input type="checkbox"/> Pulls credit reports after accounts are open <input type="checkbox"/> Manages relationships with partnering financial institutions <input type="checkbox"/> Holds IDA “Master Account” from which matching funds are drawn <input type="checkbox"/> Compiles monthly IDA statements for savers and their advocates <input type="checkbox"/> Facilitates asset purchases <input type="checkbox"/> Provides technical assistance to advocates <input type="checkbox"/> Administers emergency fund 	<ul style="list-style-type: none"> <input type="checkbox"/> Recruit participants <input type="checkbox"/> Assist survivors with application process before submission to KDVA <input type="checkbox"/> Help survivors open bank accounts <input type="checkbox"/> Provide one-on-one case management that includes budgeting and credit counseling <input type="checkbox"/> Help determine if participants are receiving appropriate public assistance benefits and make referrals to public assistance programs and other community resources as appropriate <input type="checkbox"/> Refer survivors to other resources, such as KDVA’s microloan program or emergency fund <input type="checkbox"/> Conduct financial education classes and facilitate guest speakers with expertise in a related field <input type="checkbox"/> Identify or conduct appropriate asset-specific trainings <input type="checkbox"/> Document completion of financial education requirements <input type="checkbox"/> Initiate asset purchases

Kentucky Domestic Violence Association: State DV Coalition Model Benefits and Drawbacks	
<i>Benefits</i>	<i>Drawbacks</i>
<ul style="list-style-type: none"> <input type="checkbox"/> Both grantee and sub-grantees understand the nature of domestic violence <input type="checkbox"/> Best for rural DV agencies that are less likely to have AFI grantees in their region with which to partner <input type="checkbox"/> Policies can be tailored to survivors' needs <input type="checkbox"/> Can develop programs to supplement AFI IDAs (e.g. car IDAs, microloans) <input type="checkbox"/> Local programs already have a working and/or financial relationship with the coalitions 	<ul style="list-style-type: none"> <input type="checkbox"/> It can be difficult securing commitment from DV service providers who historically have focused on survivors' immediate needs. <input type="checkbox"/> Raising non-federal match is more difficult for coalitions who are not focused on community development funding sources <input type="checkbox"/> It can be challenging to administer a large program with many sub-grantees.

Advice for Starting

Mary O'Doherty, Director of Economic Justice at KDVA, offered the following guidance for state DV coalitions wishing to encourage partnerships at the community level:

- ▶ Ensure that you can raise the non-federal AFI match funds
- ▶ Choose local DV organizations with directors and staff that are committed to doing the work and have clients they think would benefit from the program
- ▶ Partner with local programs that have strong nonresidential service programs. Most of the women KDVA works with have moved out of shelters and are still receiving support services from their local DV program. Ms. O'Doherty finds that IDAs work best for women who have left the shelter and established independent housing.
- ▶ Plan on having an emergency fund to assist survivors when life interferes and they miss a deposit.

Emergency Fund

“I think this is critically important to any IDA program, but especially to a domestic violence program. This is a fund that you can tap when life intrudes and it looks like the participant is not going to be able to make her monthly deposit because her car broke down or her kids got sick.”
—Mary O’Doherty, Kentucky Domestic Violence Association

Kentucky Domestic Violence Association: Case Study of a State DV Coalition as AFI Grantee

The Kentucky Domestic Violence Association (KDVA) – the state’s domestic violence coalition—became an AFI grantee in 2004, when it sought to develop an economic empowerment focus to its activities. Newly hired as the economic justice director, Mary O’Doherty said she heard about AFI—interestingly—from one of KDVA’s member organizations in Louisville, which was the first organization to receive an AFI grant in the state. As with most AFI grantees, finding the nonfederal match money took some work. “We got our first bit of match funds from Fifth Third Bank. In order to do that, we (KDVA) agreed to move some of our accounts to the bank,” recalls O’Doherty. The coalition solicited additional match money from the Kentucky Housing Corporation, the state’s housing finance agency. KDVA is now applying for its fourth AFI grant; it is the only state domestic violence coalition to wear the hat of AFI grantee.

Enrollment happened fairly quickly for the first grant because a number of KDVA’s member organizations were enthusiastic and assigned staff to work with the coalition to get their clients on board. KDVA also made the strategic move of allowing DV program staff—who were eligible—to enroll in IDAs. “That was smart because they were good participants. They finished quickly. And they demonstrated that this [program] could work.”

Benefits of the Model

O’Doherty points to some very compelling features of the “state DV coalition as AFI grantee” model. It sidesteps the problem of having to find an AFI program in a community with an interested DV provider and it removes the burden of raising AFI match funds from local DV service providers. “We provide an opportunity for the small rural program that only has a couple or handful of people that want to have an IDA,” she says.

As a coalition, KDVA also has the financial capacity to support survivors to stay on track with their IDA savings goals. It runs an IDA emergency fund, which helps IDA savers weather emergencies so they can still make their monthly IDA payments.

“I think this is critically important to any IDA program, but especially to a domestic violence program. This is a fund that you can tap when life intrudes and it looks like the participant is not going to be able to make her monthly deposit because her car broke down or her kids got sick.”

KDVA also offers a creative microloan program, which allows survivors saving in an IDA to borrow as much as they have in their accounts (up to \$2,000) to be secured

with their IDA savings. The microloan program allows savers to build their credit scores by making on-time monthly loan payments, which KDVA reports to the credit bureaus. Use of loan funds is not restricted. Some borrowers use the loan to start an emergency savings account or pay outstanding debt that is negatively impacting their credit score; in other cases survivors have taken out microloans and used the loan money to pay it back, so they can establish a repayment history.

In describing the division of responsibilities between KDVA and its member organizations in running the AFI program, O’Doherty points to the critical role that the local providers play in working with survivors.

“We wrote the grant, we raise the grant matching funds, we administer the grant... and we provide training for our programs so that they can teach financial education classes and provide credit counseling. And we recruit community partners so that they can offer home ownership counseling and small business counseling. But where the rubber meets the road, where the hard work happens is at the program level: the domestic violence programs.”—Mary O’Doherty, Kentucky Domestic Violence Association



**Mary O’Doherty ,
Kentucky Domestic
Violence Association**

The one-on-one case management that advocates offer survivors in the AFI program helps to identify and overcome the problems that could derail their success and gives them the ongoing emotional support they need to have the discipline to save, notes O’Doherty.

Summary

As this section describes, even a modest level of involvement in a partnership takes deliberate and ongoing communication between the AFI grantee and the DV agency, an explicit delineation of roles and responsibilities, and flexibility to jointly handle any challenges that may arise. (*For additional resources on developing partnerships, please refer to [Chapter 4](#).*)