Asset-Based Approaches for Serving Survivors of Domestic Violence

National Network to End Domestic Violence (NNEDV)





DV & Poverty

- **★22**% of all women have experienced DV in their adult lives
- **★**Women in poverty = 34-65%
 - Recent or current violence = 8-33%
 - High prevalence of childhood physical & sexual abuse

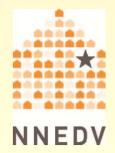
Lyon, E. (2000). Welfare, poverty, and abused women: New research and its implications.

NNEDV

Why?

★When Violence Occurs, What Are The Options?

- -Call Law Enforcement
- **–**Leave
- -Fight Back
- –Divorce / Separate



Leaving

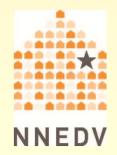
- **★**May Lose
 - Job/Employment
 - Housing
 - Health Care
 - Child Care
 - Partner Income
- ★ Highest Risk of Injury or Violence

Separating or Divorcing



For Women In Poverty

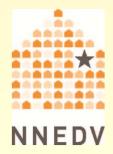
- **★What Are The Options?**
 - -Call Law Enforcement
 - Leave
 - -Fight Back
 - –Divorce / Separate



The Reality

- **★** Poverty reduces options
 - Doubling-up
 - -Shelter time limits

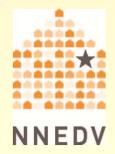
- **★**Access to resources increase safety
 - Must help people before, during and after



Building Assets

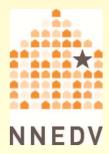
- ★A useful or valuable quality, person, or thing; an advantage or resource
- ★An asset is a resource controlled by the entity as a result of past events and from which future economic benefits are expected to flow to the entity

- *Rename
 - Mo-joe



What We're Doing

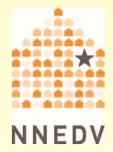
- **★**Partnered with The Allstate Foundation since 2005
- **★**Address economic justice & financial empowerment
- **★**Through
 - Grant-Making
 - Financial Education
 - Training & Technical Assistance



Grant Making

- **★**Moving Ahead Financial Empowerment Grant Program
 - \$1,000,000 annual grant program
 - 15 state DV grantees (\$25,000 \$75,000)

- Financial Literacy required
- Micro-Enterprise/Micro-Loan
- Job Skills
- IDA/Match Savings



Vermont Network

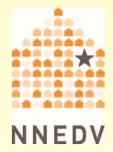
- ★E.A.S.E.-E
 - Education and Support for Economic Empowerment
- **★** Vermont Works for Women partnership
 - Job Skills
- **★**Credit Union partnership
 - Match Savings, 2:1
 - Micro-Loan, credit repair (\$10 monthly payment, 3:1 to pay debt)



Rhode Island Coalition

- **★Fresh Start**
- **★**Micro-enterprise
 - Community Entrepreneur Program

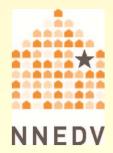
- **★**Micro-loan
 - Credit repair



Financial Education

★Developed in partnership with The Allstate Foundation a curriculum specific to the needs of survivors of domestic violence

- Safety Planning
- Budgeting
- Credit
- Loans
- Long-Term Planning



Safety Planning

- **★**What is Financial Abuse
 - Controlling how money is spent
 - Over-using credit
 - Forcing or not allowing to work
- **★**Explore how to set money aside safely

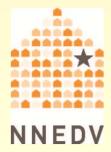
- **★**Pros/Cons to disclosure
- **★**Housing Search



What We've Learned

- ★ Everybody has a learning curve
 - We aren't born knowing this
 - We aren't always taught it
 - Many come with baggage
- **★**We must go slow
 - Can't 'budget' on 1st visit
 - Talking about money is hard

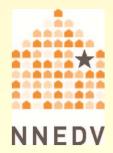
Triggers

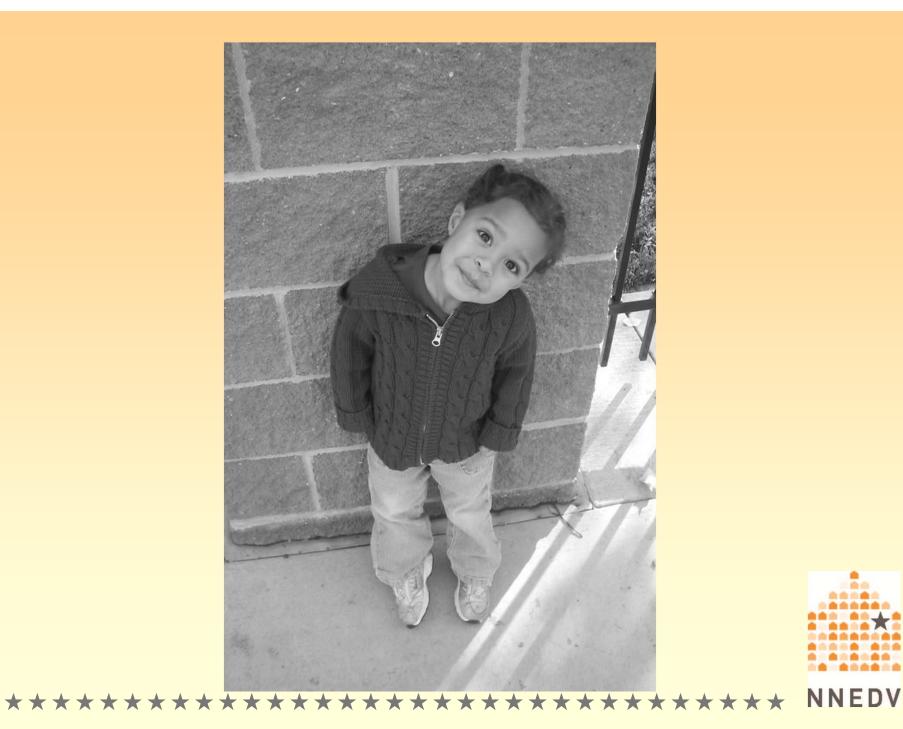


Resources

- **★NNEDV**
 - <u>www.nnedv.org</u>
 - Projects tabs → Economic Justice Program

- **★**The Allstate Foundation
 - <u>www.clicktoempower.org</u>







Thank You!

Questions?

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