

NATIONAL NETWORK
TO END DOMESTIC
VIOLENCE

Working With Victims of Family Violence To Address Financial Literacy

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What We Know

- 1/3 of all women have experience DV in their adult lives
 - VS
- 60% of women living in poverty
 - Of those, 8% - 33% report recent or current violence
 - High prevalence of childhood physical & sexual abuse

Why?

- Having limited financial resources is a big risk factor for Domestic Violence
 - Few resources = fewer good choices for getting and/or staying safe
 - An abuser is able to gain more control due to increased vulnerability
 - Abuse is likely to last longer and result in more severe injuries

However...

- This **Does Not** mean that those living poverty are more violent
- Also **Does Not** mean those with plenty of financial resources are not experiencing or at risk of experiencing abuse

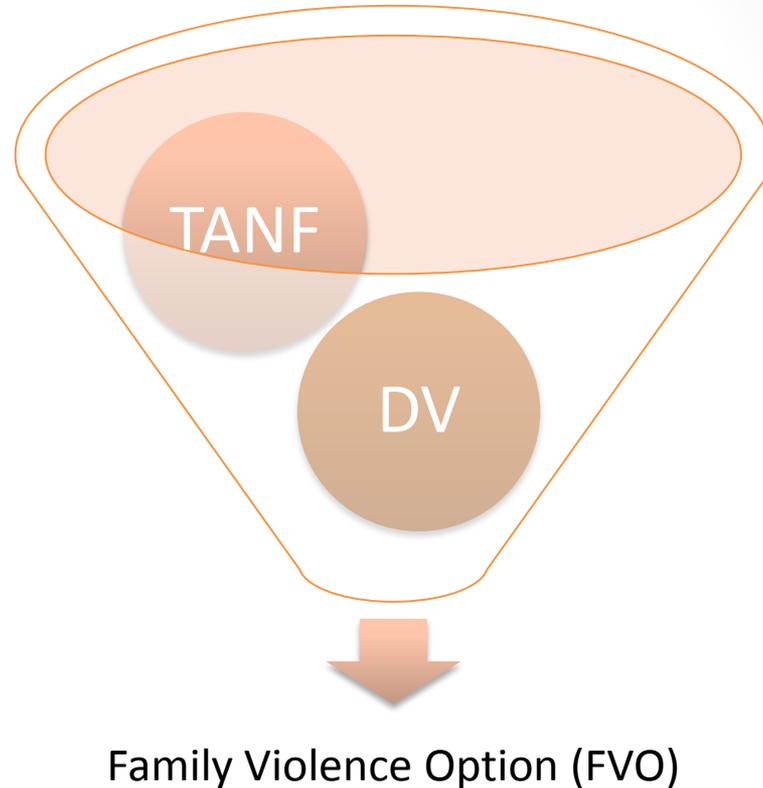
Tactics

- An abuser's actions during the course of the relationship can plunge a survivor into poverty.
 - Often use economics and finances as ways to control their partners
 - Tactics used often lead to financial ruin
 - Harassing at workplace
 - ID theft/ruining credit
 - Causing an eviction

Leaving Does Not = Safety

- Leaving an abusive relationship can leave a survivor in an impossible financial situation.
 - Leaving is one of the most dangerous times
 - If not already living in poverty – leaving may result in it

FVO requires
TANF programs
take DV into
account with
policies,
practices &
philosophies



Family Violence Option

Screen & Refer

- Conduct individualized client assessment by a person trained in domestic violence while maintaining their confidentiality
- Such individuals to appropriate counseling and supportive services

Waive

- Provide a waivers from requirements that make it difficult for survivors and/or unfair penalties for those who are or have been victimized or who are at risk of further violence

Extend

- If needed, can extend time limit and family cap provisions

Flexible By Design

- Gives survivors the chance to recover from violence and the creativity to establish plans that work for them and move them forward.
- Enables support groups and other work on DV issues to be counted as work activities.



What We're Doing

- Since 2005, we have partnered with The Allstate Foundation to End Violence Against Women Through Financial Empowerment
 - TAF invested over \$35 million
 - Trained over 5,000 advocates
 - Reached over 350,000 survivors

How We're Doing It

- Innovative Programs and Grant-Making
 - Traditional IDA & Non-Traditional Match Savings Programs
 - Education and Job Training
 - Compassionate assistance
 - Moving Ahead Career Empowerment Curriculum
 - Credit Repair & Micro-Loans
 - Financial Literacy
 - Moving Ahead Through Financial Management

Curriculum

- Five Part Module
 - 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 are not born knowing this
 - We are not always taught it
 - Many come with baggage
- We must go slow
 - Cannot 'budget' on 1st visit
 - Talking about money is hard
 - Triggers

What's Working

- Thoughtful programing
 - Micro-Loan -> Credit Repair
 - Non-traditional Match Saving Programs
 - Make participation accessible
 - Food
 - Childcare
 - Transportation
 - Incentives
 - Celebrate Success



Resources & Materials

www.clicktoempower.org

- Click on 'Financial Tools'
 - Financial Empowerment Curriculum
 - Download entire curriculum
 - Short-term Planning Guide
 - Online Curriculum – 'e-learning' self-guided
 - Career Empowerment Curriculum

www.nnedv.org

- Click on 'Projects' tab
 - Economic Justice Project
 - Moving Ahead Through Financial Management Curriculum
 - Full curriculum and Trainer download

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- Listserv & webinar notification



Questions