

# DOMESTIC VIOLENCE EVIDENCE PROJECT



## Program and Practice Profiles *Economic Justice Project*

## OVERVIEW OF THE DV EVIDENCE PROJECT

Increasingly, domestic violence programs are being asked to learn more about, contribute to, and describe how they are engaging in evidence-based and evidence-informed practices. Funders, policymakers, researchers, and advocates themselves are more interested today in what evidence exists that a particular intervention or prevention strategy is making a positive difference for survivors, or is meeting the outcomes it was designed to achieve. With this information, domestic violence programs can better secure continued support for proven programs and practices, and can more easily identify, develop, and/or adapt innovative or exemplary approaches from other communities.

To respond to this new emphasis on evidence-based and evidence-informed practice, the National Resource Center on Domestic Violence (NRCDV), with support and direction from the Family Violence Prevention and Services Program at the U.S. Department of Health and Human Services, engaged in a two-pronged approach. First, evidence was collected and synthesized from published, empirical research studies. Second, in recognition that controlled research studies are not the only form of evidence to consider in determining program effectiveness (Puddy & Wilkins, 2011; Schorr & Farrow, 2011), the project also identified where emerging and promising evidence exists that specific programs and practices are effectively addressing complex social problems in community settings.

“In one field after another, we are learning that so much of the most promising work in addressing the most intractable social problems is complex, multifaceted, and evolving.”

*Schorr & Farrow, 2011; p. 22*

The community practices and programs profiled have been identified by at least one peer as being innovative and noteworthy and have gathered some level of field evidence to examine their effectiveness. What these program evaluations may lack in traditional methodological rigor they more than make up for with “ecological validity”, or the extent to which their findings accurately reflect real-world concerns and successes.

The overall goal of the NRCDV’s [DV Evidence Project](#) is to combine what we know from research, evaluation, practice and theory to inform critical decision-making by domestic violence programs and allied organizations. This Program and Practice Profile should be viewed as one important piece of information to consider, but its inclusion in the registry does not necessarily reflect an endorsement by either the NRCDV or the Family Violence Prevention and Services Program within the U.S. Department of Health and Human Services, which provided funding for this project. Further, there are many innovative and exciting programs occurring throughout the country. The project website ([www.dvevidenceproject.org](http://www.dvevidenceproject.org)) provides a sample, but not an exhaustive list, of these practices and programs, as well as related conceptual frameworks, research summaries and other tools.

## PROGRAM PROFILE: ECONOMIC JUSTICE PROJECT

**Brief Description:** The Economic Justice Project (EJP) provides three main programs to survivors of intimate partner violence that support their ability to attain economic stability. The EJP offers women the opportunity to participate in two matched-saving programs called the Classic IDA (federally funded) and Car IDA (privately funded). Both of these programs help survivors save for valuable assets like post-secondary education, a first home, small business expenses, or transportation. EJP also provides IDA participants an opportunity to build their credit through a microloan program. Survivors work closely with a trained advocate to create and meet financial goals (e.g., build a credit score) and receive continued support in attaining economic self-sufficiency.

Program Description	
<b>Program Goals</b>	The goal of the Economic Justice Project (EJP) is to foster economic independence and self-sufficiency among survivors of intimate partner abuse. The EJP provides survivors an opportunity to participate in three main program components: the Classic IDA program, the Car IDA program, and the microloan program. IDA stands for an Individual Development Account, which is a matched savings account.
<b>Program Origins</b>	This project was started in 2004 by the Kentucky Domestic Violence Association (KDVA), in collaboration with 15 partner programs. To date, KDVA is the sole domestic violence coalition receiving a federal IDA grant through the Assets for Independence program of the Office for Community Services. In 2008, the microloan program was created to continue to support women building or repairing credit in a manageable and useful way.
<b>Program Components</b>	<p>Women are recruited into EJP through trained case managers at one of the member programs. If they agree to participate, women receive individualized, case-management services with trained economic justice advocates. The relationship with the EJ advocates is vital to the success of this project. There is one EJ advocate for each member organization. The advocates' level of engagement within the organization depends on the community members who reach out to the shelter for economic advocacy. An EJ advocate meets with women, provides case management, and offers women various tools and strategies related to financial wellness such as creating budgets. The EJ advocate works with women as they participate in one of the three components of the EJ project: Classic IDA, Car IDA, or the microloan program.</p> <p><b>Classic (Federal) IDA program:</b> The Classic IDA program is a four-to-one matched savings program. Women who save up to \$1000 are able to receive an additional \$4000, for a maximum of \$5000 total. Women must save a minimum of a \$20 a month to the IDA for at least six months while receiving case management services and participating in financial education opportunities. Once a participant has met program requirements and is ready to make an asset purchase, savings and matching funds are used toward the purchase.</p>

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## Program Components

Women are provided information by advocates about the federal IDA program if they are currently receiving case management services through the organization. The screening process differs at each member program, but all applications are approved by program coordinators at KDVA. To be eligible, the woman's household income must be at 200% or less than the federal poverty level, cannot have net worth more than \$10,000, and the applicant must have earned income. Once approved, women then open an account at a participating community bank. EJ advocates pull a credit report for each woman and use it as a road map to set and accomplish financial goals for their time in the program. After 6 to 12 months, advocates request the woman's credit report again to check for accuracy and evaluate progress.

Women can miss up to three deposits into their IDA account. After 3 missed payments, they usually withdraw from the program, or they go on a "respite" from the program for 6 months. This break allows women to reestablish themselves financially. If women are still unable to continue to make deposits after 6 months, they are removed from the program and can withdraw their savings or convert their accounts to regular savings accounts. They no longer have access to matching funds.

**Car IDA program:** The Car IDA program follows the same model as the federal IDA program, but it is not federally funded. It is a one-to-one matched savings program and women can save up to \$2000 and receive \$2000 in matching funds. It is considered a building block to build eligibility and strong savings habits for the federally funded IDA program. The program came to fruition after advocates told KDVA that the regular IDA program was too financially ambitious for many of their clients. The car ID program was also a better fit for women's needs and allows participants to purchase automobiles. Funds can be used for down payment, full payment, and/or for automobile insurance.

To qualify for a Car IDA, applicants should have a household income less than 200% of the federal poverty guideline, must save a minimum of \$20/month, stay enrolled a minimum of 6 months but no more than 2 years, attend regular case management meetings focused on financial education, and participate in a one-time course on how to purchase a car and take care of it (Car Maintenance 101). After a woman is approved for the car IDA program, she will open an account at a community bank in partnership with KDVA. While she saves for a vehicle, she is participating in case management, and meeting regularly with an advocate. Most women save for approximately a year. Before buying the car, KDVA requests an Edmonds.com report and a Carfax to check that the car has not been in a major accident and is being offered for a reasonable price. Women in the car IDA program can be immediately enrolled for the federal IDA if they meet the qualifications, but they cannot be enrolled in two IDAs at the same time.

**Microloan:** The microloan program allows survivors who have IDAs to take out small, zero-interest loans that safely build consumer credit and help them avoid the use of payday lenders. These microloans can be used to cover necessary expenses or to engage in entrepreneurial efforts. In order to take out a microloan, women have to have an IDA to serve as collateral. Women can borrow anywhere from \$200 to \$2000.

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<b>Program Components</b>	<p>There are no restrictions for what women can take out loans for and, typically, women have used the money for car repairs or to pay off debts. KDVA has a loan pool that they use to provide women with loans, but every time a woman makes a payment it is reported to the credit bureau to help build women’s credit. If women miss 3 payments, then KDVA will pull money from IDA and pay off the remainder of the loan. A missed payment is also reported to the credit bureau.</p>
<b>Target Population</b>	<p>The EJP is specifically designed for survivors of intimate partner violence both in urban and rural settings who are beyond the crisis stage of their healing and who are willing and able to save \$20 a month to reach a larger financial goal. Some of the organizations that KDVA partners with on the IDA program work with other at-risk populations such as women recovering from substance abuse or lower-income rural Appalachian residents.</p>
<b>Target Setting</b>	<p>The 15 member programs that are part of the EJP are located in diverse geographical areas in the state of Kentucky. However, KDVA has found that implementation is easier in urban areas due to feasibility of service delivery and fewer economic barriers.</p>

## Practice Evidence

<b>Evaluation Methods</b>	<p>EJP documents: (1) the number of women who created a financial plan and met desired goals from that plan; (2) the number of times women open new car and federal IDAs; (3) the number of women who received a copy of their credit score; (4) the number of women who increased their credit score by 50 points or more; (5) the number of women who made regular deposits to their IDAs; and (6) how IDA savings are spent (e.g., purchase a home, save for school, buy a car, start a business, etc).</p>
<b>Evaluation Outcomes</b>	<p>The primary goal of this program is to help survivors become more economically self-sufficient. After participating in the IDA program, it is expected that women will be less reliant on public assistance, and will have increased knowledge around financial planning, using the banking system, and using mainstream financial products. They will also hopefully not be victimized by predatory services like payday lenders. It is further hoped that women will have an emergency savings account.</p> <p>In the short term, the EJP is interested in getting women into a regular case management routine, opening up an IDA, building credit through the microloan program, and having women complete taxes. In the long term, the EJP is interested in seeing women make a large purchase such as a down payment on a home, a car, or paying for school. Credit score should also increase, and women could possibly continue to save by opening up a second federal IDA.</p> <p>Since its beginning, women have made 265 asset purchases, 120 became first-time home buyers, 114 pursued a higher education, 30 purchased cars, 7 established a credit score, 18 women increased their credit score by 50 points or more, 11 women increased their credit scores by 100 points or more, 82 women took out microloans, and 31 started or expanded small businesses.</p>

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<b>Evaluation Outcomes</b>	<p>There are also unanticipated outcomes that are beneficial for all involved. For example, many of the trainings provide advocates with skills that transfer to women during case management. This helps member programs broaden the kinds of services that they provide to all women. It also helps advocates provide economically informed case management in all aspects of their work. Many of the programs have staff members who have participated in the IDA program and can benefit from the information and actively apply it to their own lives.</p>
<b>Organizational Readiness &amp; Future Implementation</b>	
<b>Practice Cost</b>	<p>The total cost of this program is approximately \$800,000 annually. This amount covers the microloan pool, matching funds, annual programming, credit reports, and support staff at the association. Americorps and VISTA volunteers are a good way to alleviate some of the cost of the program. In some programs, VISTA service members are the main EJ advocates for the organization, and with other member programs, Americorps/VISTA volunteers support the main EJ advocate</p>
<b>Preferred Language</b>	<p>There is not a preferred language for this program.</p>
<b>Training Requirements</b>	<p>Advocates across the 15 member programs are trained annually in a 2-day workshop. The training is expansive and covers the necessary information that advocates will need to answer women's financial questions and support their financial progress. Advocates learn how to read a credit report, and teach a financial class. KDVA also refers advocates and helps them apply for scholarships to trainings offered nationally by the Assets for Independence Program and NeighborWorks America. KDVA is sometimes able to assist with some travel costs.</p>
<b>Planning Requirements/Readiness Considerations</b>	<p>Organizations interested in adopting a model like the Economic Justice Project should have the capacity to sustain the program for an extended period. The organization should have a case manager that can spend one afternoon every two weeks with women. KDVA recommends that domestic violence organizations try to find an IDA program in their state or community and develop a partnership. The EJP is successful because there are relationships with community partners and because each of the member programs utilizes resources in its community. Urban and rural areas are included in the EJP in Kentucky; however, rural domestic violence organizations in a small, impoverished area might find it more difficult to reach out and sustain women in the IDA programs due to a variety of barriers faced by both the participants and the agencies. EJP also seems to work well with agencies that have strong non-residential outreach programs, and would be a good fit for any organization that has a transitional or permanent housing component to their organization.</p>

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<b>Caveats/Cautions</b>	<p>Raising funds for the project has been easier than building capacity within organizations, particularly around staff turnover. The IDA program funded by Assets for Independence requires that grantees raise non-federal match funds equal to the federal matching funds received for the program, and this can be a challenge.</p> <p>It is also difficult to sustain women’s participation as they are already low-income due to larger social barriers and intersecting life issues such as domestic violence, substance abuse, and/or immigration barriers. Programs should plan and design their IDA around the complexity of women’s lives.</p>
<b>Training Tools</b>	Organizational training tools available for download and through PPTs.
<b>Supplemental Materials &amp; Additional Resources</b>	<p>Assets for Independence Resource Center: <a href="http://www.idaresources.org/page?pageid=a047000000Bmr7F">http://www.idaresources.org/page?pageid=a047000000Bmr7F</a></p> <p>AFI Serving Domestic Violence Survivors Toolkit: <a href="http://www.idaresources.org/page?pageid=a047000000Bmr7F">http://www.idaresources.org/page?pageid=a047000000Bmr7F</a></p>

## Contact Information:

Mary O’Doherty  
Kentucky Domestic Violence Association  
111 Darby Shire Circle  
Frankfort, KY 40601  
Phone: 02.209.5382  
Fax: 502.226.5382  
Email: [modoherty@kdva.org](mailto:modoherty@kdva.org)  
Website: <http://www.kdva.org>

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