

# *It's Not Just Luck: Innovative Approaches to Economic Justice for Survivors*

*Kansas' Journey to Implement a Statewide Economic Empowerment Program*

**NNEDV Economic Justice Summit**  
**March 6-8, 2018**  
**Conference Workshop**

**Presented by:**

**Kansas Coalition Against Sexual and Domestic Violence**

**Laura Jones**

Statewide SANE/SART Projects Coordinator

**Danielle Brower**

Accreditation and Technical Assistance Coordinator

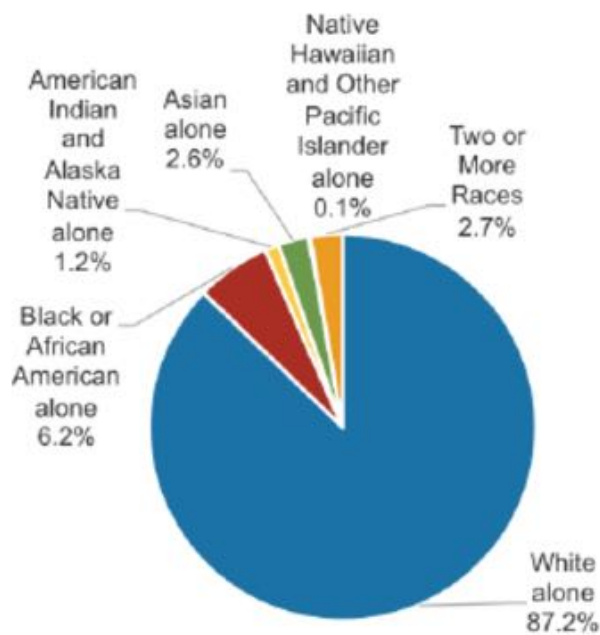


# Kansas Demographics

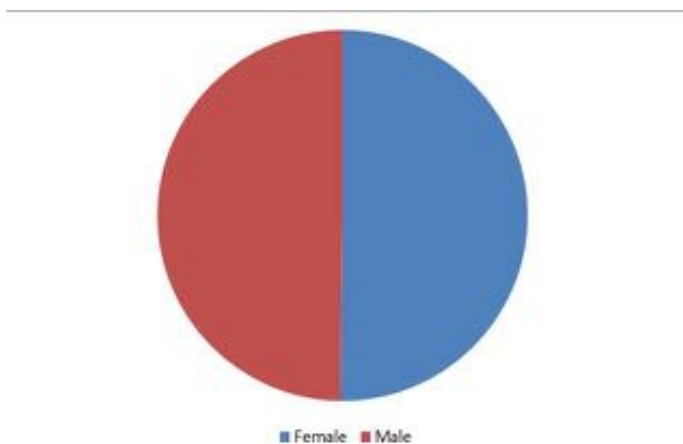
## 2,913,123

### Population of Kansas

#### Kansas Population by Race



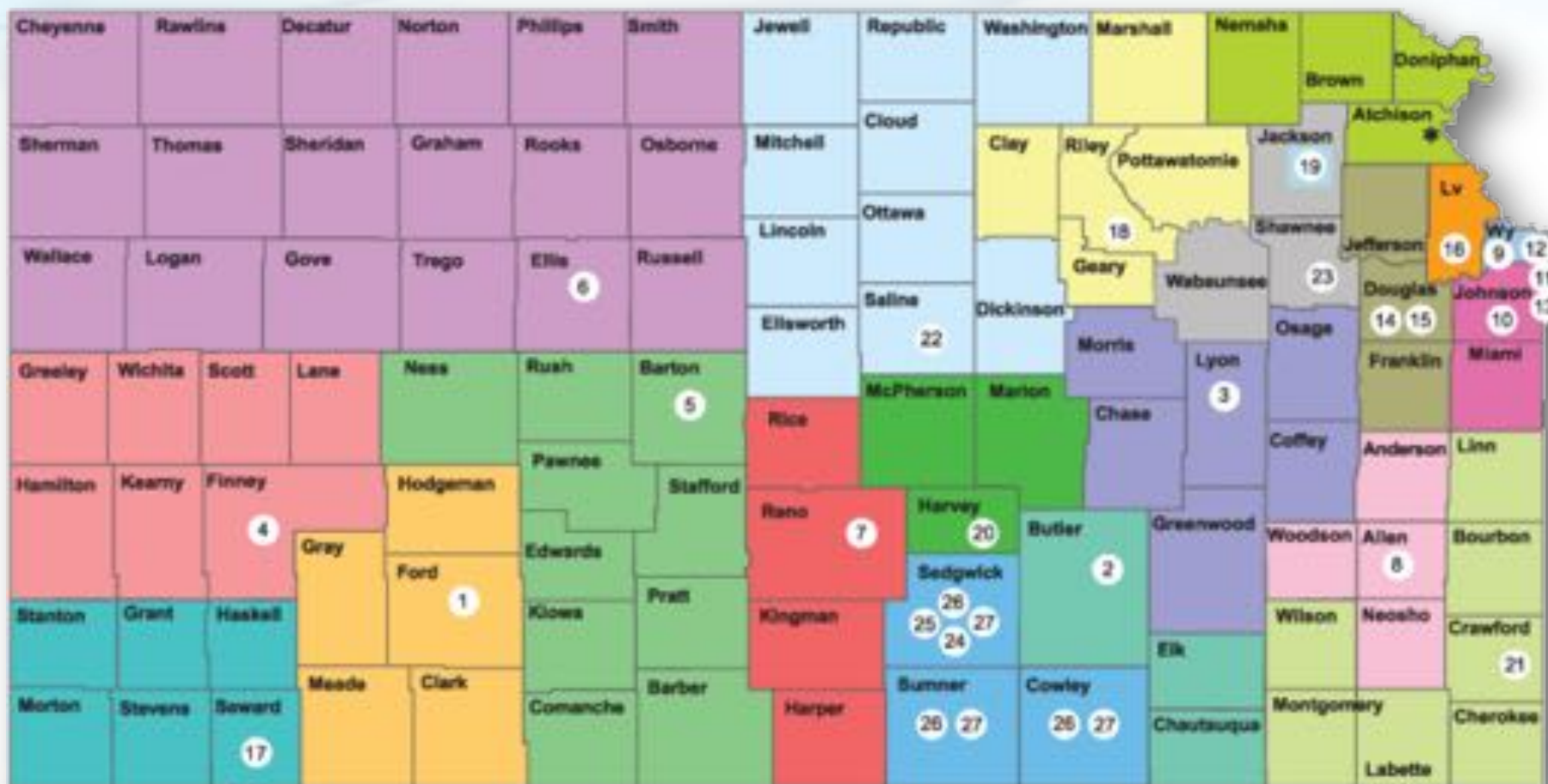
#### Kansas Population by Gender



#### Kansas Population by Socioeconomic Status (Annual Household Income)



# KCSDV Member Programs



[www.kcsdv.org](http://www.kcsdv.org)

# KCSDV Member Programs

**27** Member Programs



640 Advocates

# 2017 Service Statistics

**59,056** Total people served by  
Member Programs



**39,367**  
crisis hotline calls



**2,839**  
people found refuge  
in safe shelters

**115,978**  
shelter bed nights

**16,880**  
people received  
face-to-face  
non-shelter services



# Program Growth

2015

**3 sub-grantees**  
**Quarterly newsletter and conference calls**  
**Statewide training**  
**Allstate curriculum**

2016

**4 sub-grantees**  
**Quarterly newsletter and conference calls**  
**Statewide training**  
**Revised Allstate curriculum**  
**Added Matched Savings**

2017

**5 sub-grantees**  
**Quarterly conference calls**  
**Listserv**  
**3 regional trainings**  
**Revised Allstate curriculum**  
**Revised Matched Savings**  
**Added Emergency Financial Assistance**  
**Added EJ to KCSDV DVAC and SAAC courses**

Yearly Report	Total Survivors Served	Total Using Financial Management Curriculum	Total Advocates Trained on Financial Management Curriculum
2017-2018*	509*	118*	13*
2016-2017	1175	689	176
2015-2016	584	584	142

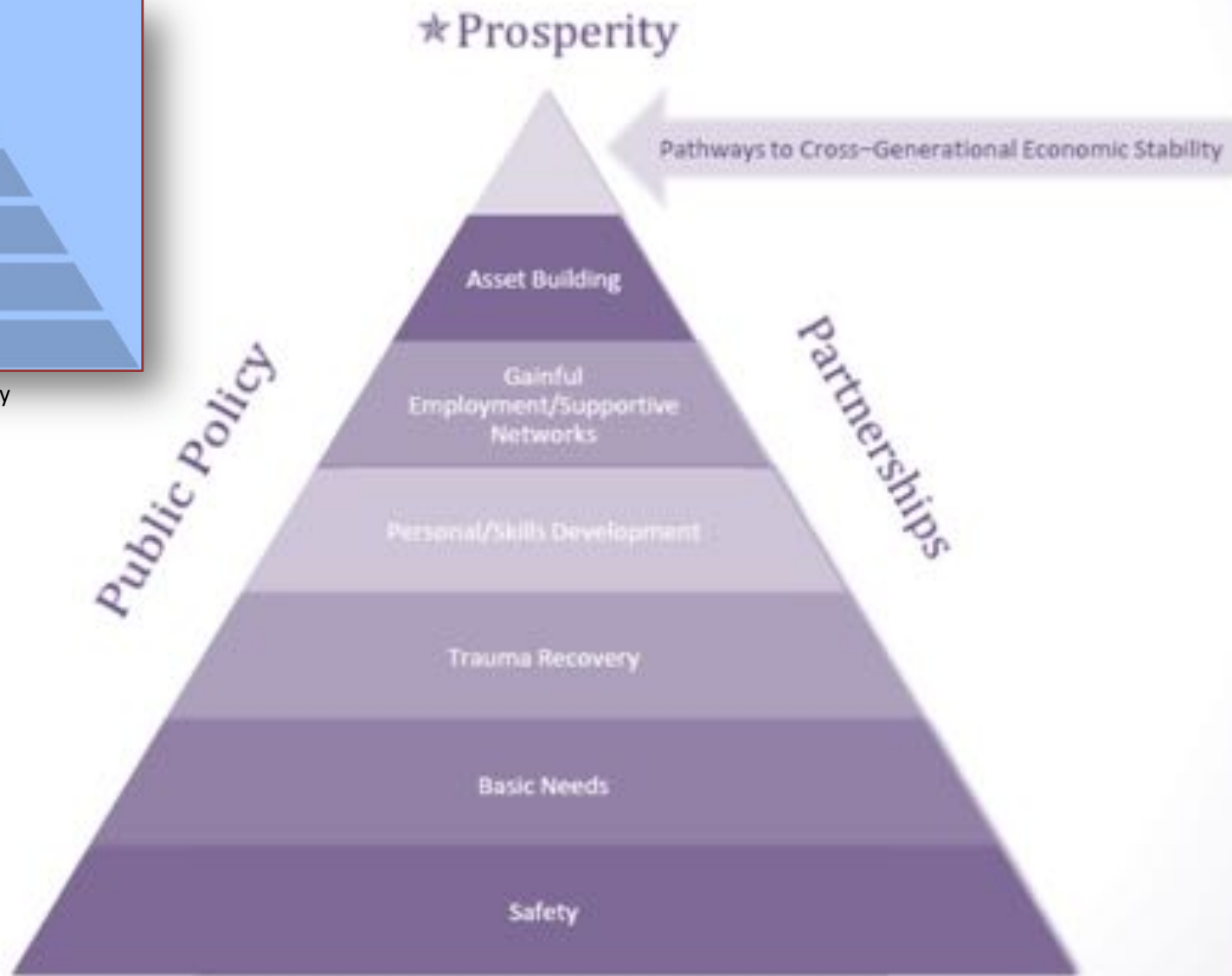
\*mid-year report



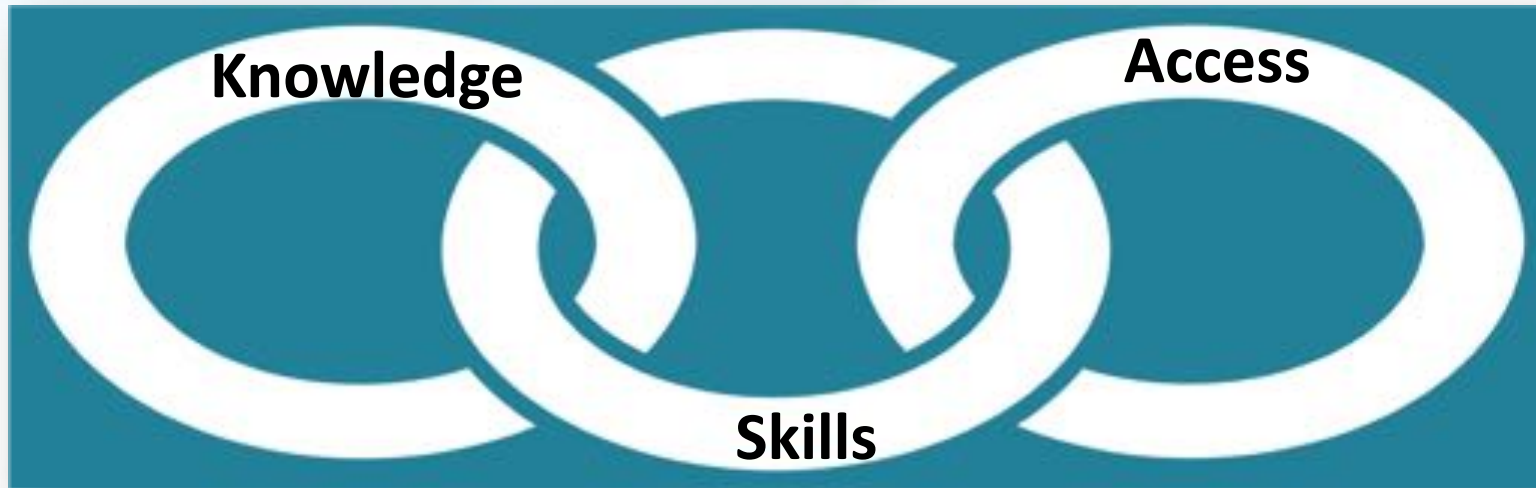
# Pathway to Asset Building



Maslow's Hierarchy



# The Goal



## Financial Capability

The capacity, based on **knowledge, skills, and access**, to manage financial resources effectively.

# Focus Areas

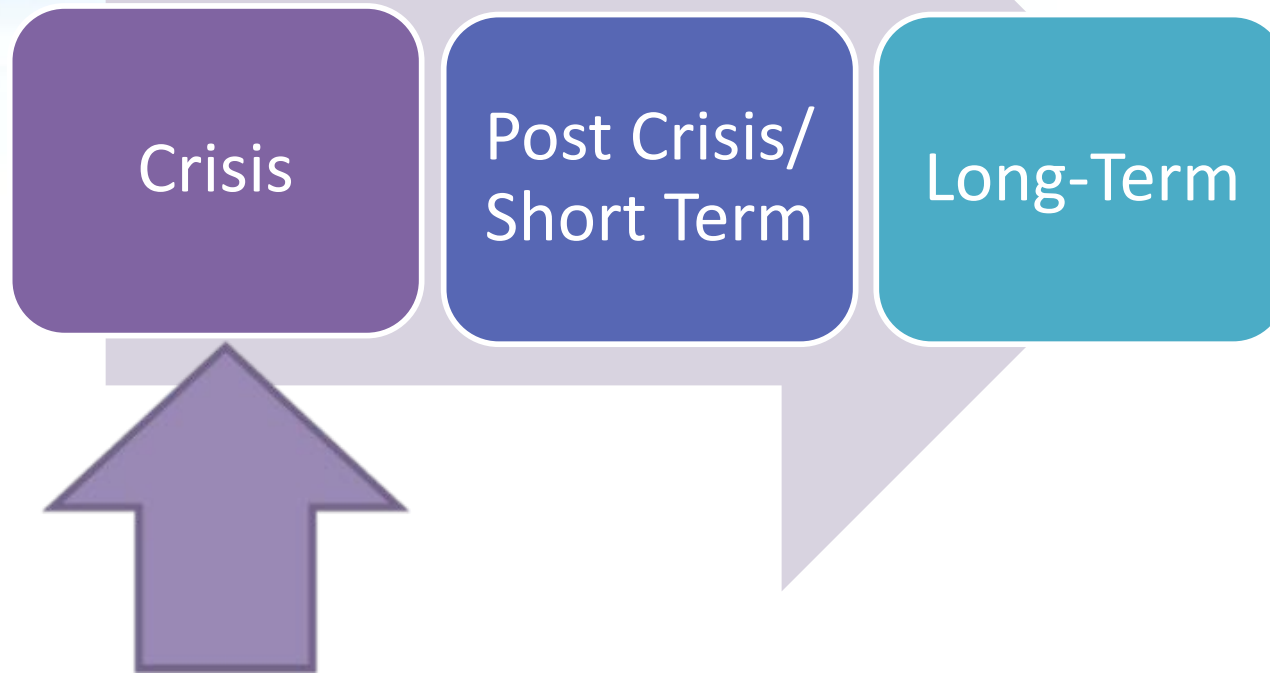
Crisis

Post-  
Crisis/Short  
Term

Long-Term

# Evolving and Relevant Victim Support

<b>CRISIS</b> (Short-term safety and security)	<b>POST-CRISIS SHORT TERM PLANNING</b>	<b>LONG TERM</b> (Long-term safety and security)
<ol style="list-style-type: none"> <li>1. Economic Assessment</li> <li>2. Financial Safety Planning</li> <li>3. Basic Public Benefits Overview</li> <li>4. Economic Empowerment Support Groups</li> </ol>	<ol style="list-style-type: none"> <li>1. In-Depth Public Benefits Discussion</li> <li>2. Tax Education</li> <li>3. Financial Education (e.g., banking, credit repair)</li> <li>4. Housing Rights Education</li> <li>5. Job Identification</li> <li>6. Continuation of Stage 1</li> </ol>	<ol style="list-style-type: none"> <li>1. Job Skills and training</li> <li>2. Basic and Higher Education (goal: earn a living wage)</li> <li>3. Career Planning</li> <li>4. Asset Building</li> <li>5. Renting/Home Ownership</li> <li>6. Continuation of Stages 1 and 2</li> </ol>
Just the BASICS →	Leveling out finances →	Infrastructure to sustainability



# **KCSDV Emergency Financial Assistance Program**

# Emergency Financial Assistance

## About the Program:

- Purpose: To help survivors of sexual or domestic violence experiencing a financial emergency or crisis.
- Funds: Up to \$250.00 for purchases or payments that will increase their financial safety or address a financial emergency. **(i.e., past due bills, food, child care or child-related supplies, utilities, housing, emergency supplies for work, and transportation)**

# Emergency Financial Assistance

## How It Works:

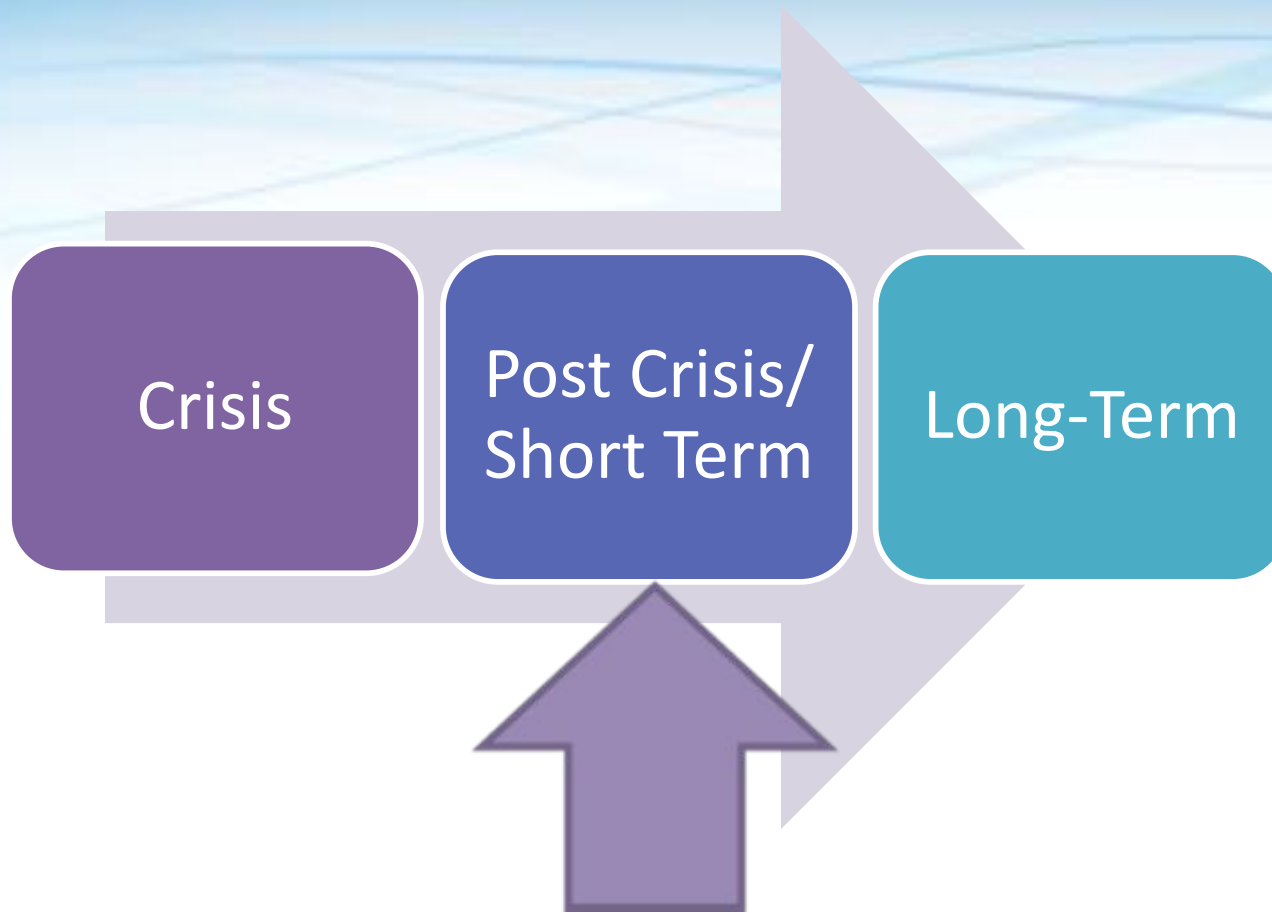
- Complete financial safety plan
- Submit required forms
- KCSDV approves application
- KCSDV issues check, payable to vendor, mailed to advocate

# Emergency Financial Assistance

## Eligibility Requirements:

- Approved applicants must be engaged in economic advocacy with a member program advocate.
- To qualify, survivors must complete a financial safety plan and at least one of the following:
  - Complete a monthly budget with advocate;
  - Attend a financial literacy class (at program or elsewhere);
  - Be actively utilizing at least one other community resource





**NNEDV**

**Small Dollar Credit Builder Loan Program**



# **KCSDV Matched Savings for Asset Building Program**

# Matched Savings for Asset Building

## About the Program:

- Purpose: To help survivors of sexual or domestic violence move toward financial well-being by setting and accomplishing a personal savings goal.
- Funds: Up to \$250.00 for purchases or payments that will increase financial safety or independence.

# Matched Savings for Asset Building

## How It Works:

- Survivor meets with an advocate and:
  - completes financial safety plan,
  - completes budget,
  - identifies a savings goal.
- Submit required forms
- KCSDV approves application.
- Survivor saves \$\$\$.

# Matched Savings for Asset Building

## How It Works:

- Survivor submits to KCSDV the Payment Request Form, vendor W-9, and a check or money order made payable to KCSDV for the survivor's half of the match funds.
- KCSDV issues check (payable to the designated business, vendor, individual, organization, firm, or institution) for the survivor's purchase or payment. Check is mailed to the advocacy program, and the advocate is responsible for delivering the check to the survivor.

# Matched Savings for Asset Building

## Eligibility Requirements:

- Applicants must be survivors of sexual or domestic violence and be working with a KCSDV Member Program.
- Applicants must have met with their advocate at least three times and completed a financial safety plan and budget with a savings goal before applying to the program.
- Applicants must state how the purchase or payment will increase their financial safety or financial independence.

# Matched Savings for Asset Building

## Eligibility Requirements:

- Approved applicants must complete financial education training with their advocacy program before payment is processed. The following options are available to meet this criteria:
  - Review and discuss at least three modules of the Allstate Moving Ahead Through Financial Management curriculum or a comparable program one-on-one with an advocate; OR
  - Attend group classes of at least three modules of the Allstate Moving Ahead Through Financial Management curriculum or a comparable program; OR

# Matched Savings for Asset Building

## Eligibility Requirements:

- Complete Modules 1-5 of the Allstate Moving Ahead Through Financial Management on-line curriculum, including:
  - Module 1: Surviving Financial Abuse; AND
  - Module 2: Learning Financial Basics; AND
  - Module 3: Budgeting Your Money; AND
  - Module 4: Saving and Investing; AND
  - Module 5: Understanding Your Credit.



A blue pushpin is pinned to the top edge of a piece of off-white paper. The paper is placed on a brown corkboard. The words "lessons learned" are written in a dark blue, cursive font on the paper.

lessons  
learned

# Next Steps

## Sustainability

- Funding
- Capacity building within the Coalition and with Member Programs

## Growth

- Expanding Education & Awareness
- Continued support for Member Programs as they develop Economic Empowerment programming



*Grass chart image by Slavoljub Pantelic via Shutterstock.*

## Kansas Economic Empowerment Enterprise (E<sup>3</sup>) program



Welcome to the Kansas E<sup>3</sup> (Economic Empowerment Enterprise) Project webpage!



The Kansas E<sup>3</sup> Project is made possible through a grant from the Allstate Foundation and will be used to expand economic justice initiatives statewide. On this page you will find information and resources on financial safety planning, financial literacy, and economic justice. We hope that the information and resources shared on this page will provide advocates with tools and resources to help survivors achieve economic safety and well-being.

KCSDV Economic Empowerment Resources

<http://www.kcsdv.org/taresources/economic-empowerment.html>

# FINANCIAL EMPOWERMENT RESOURCES

## Get Empowered

**Financial Tools**

- Financial Empowerment Curriculum
- Online Financial Curriculum
- Small Business Curriculum

Grants

Survivor Stories

Experience the Financial Moves Series

### Financial Empowerment

Share this:

The Alliance Foundation's Moving Ahead! comprehensive package of tools and info will help you work with your finances. The curriculum includes:

- Strategies for addressing the complex world of divorce
- Information on how to protect your assets
- Setting an effective budget
- Methods for dealing with the house
- Tools to help people of all incomes and assets

Download a copy of the Moving Ahead! curriculum or order by clicking one of the following:

To download through Google, click [here](#)

To download a PDF, click [here](#)

The downloadable curriculum materials are available free of cost.

#### Financial Empowerment Curriculum

	Curriculum	1 MB
	Curriculum	1 MB

## Get Empowered

**Financial Tools**

- Financial Empowerment Curriculum
- Online Financial Curriculum
- Small Business Curriculum

Grants

Survivor Stories

Experience the Financial Moves Series

### Online Financial Curriculum

Share this:

The Alliance Foundation has updated its best-selling Moving Ahead! Through Financial Management curriculum materials into a web-based version that you can watch, learn to and learn from.

Watch the Moving Ahead! curriculum videos that meet your specific needs or take the time to view the whole series. Building your personal financial management skills helps build your independence.

- Module 1: Getting Financial Help
- Module 2: Learning Financial Basics
- Module 3: Budgeting Your Money
- Module 4: Saving and Investing
- Module 5: Understanding Your Credit
- Module 6: Securing Your Credit
- Module 7: Starting an Investment
- Module 8: Applying for Loans
- Module 9: Buying a Home
- Module 10: Buying a Car
- Module 11: Understanding Insurance
- Module 12: Building a Future

Moving Ahead Through Financial Management financial empowerment curriculum: <http://purplepurse.com/get-empowered/financial-tools>

# FINANCIAL EMPOWERMENT RESOURCES



Behind on Bills? Start with one step.



The Behind on Bills booklet contains eight tools that help people set financial goals, track and manage income and spending, plan for and prioritize their bills and expenses, and understand their rights and responsibilities when they're contacted by debt collectors. Each tool folds out to a letter-size page to make photocopying easy and convenient. If you're using the booklet with someone, make a copy of the relevant tool, so that you can write on it.

<https://www.consumerfinance.gov/practitioner-resources/your-money-your-goals/issue-focused-tools/>

# Questions?



# Contact Information

## Kansas Coalition Against Sexual and Domestic Violence

634 SW Harrison  
Topeka, KS 66603

[www.kcsdv.org](http://www.kcsdv.org)

785-232-9784

[coalition@kcsdv.org](mailto:coalition@kcsdv.org)

# ECONOMIC JUSTICE=STABILITY FOR SURVIVORS

Traci Underwood. Program Coordinator. Economic  
Justice

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# WSACDV'S THEORY OF CHANGE

This is what all of us at WSCADV are working from, regardless of which project we work on. Economic Justice is one of the cornerstones of our work.



## WORK & HOUSING ARE KEY

- Work & housing are essential to survivor stability
- Supporting survivors ability to work, find work, and find or keep their housing is dv advocacy.
- Getting involved with your community's employers, landlords and other stakeholders that affect people's ability to find and keep a job or housing is dv advocacy.
- Interrupting the systems that make it difficult for people to find and keep a job or housing is DV advocacy.



## OUR EJ PROJECT VISION

We believe women and girls should have access to money, housing, childcare, and education so they can make decisions about their relationships without regard for the financial impact of those decisions.



# DOMESTIC VIOLENCE HOUSING FIRST

A holistic approach  
to advocacy





Implementing DVHF  
philosophy and  
approach



Exploring  
regionalization



Improving responses  
from  
housing/homeless field

# LEGISLATION

Domestic Violence Leave

Statewide Paid Sick &  
Safe Leave

Increased Minimum Wage



## UNION PARTNERS

UFCW Local 21

AFSCME

ROC United



# FOOD JUSTICE

How does the food we eat intersect with gender based violence?

And what can we do about it?

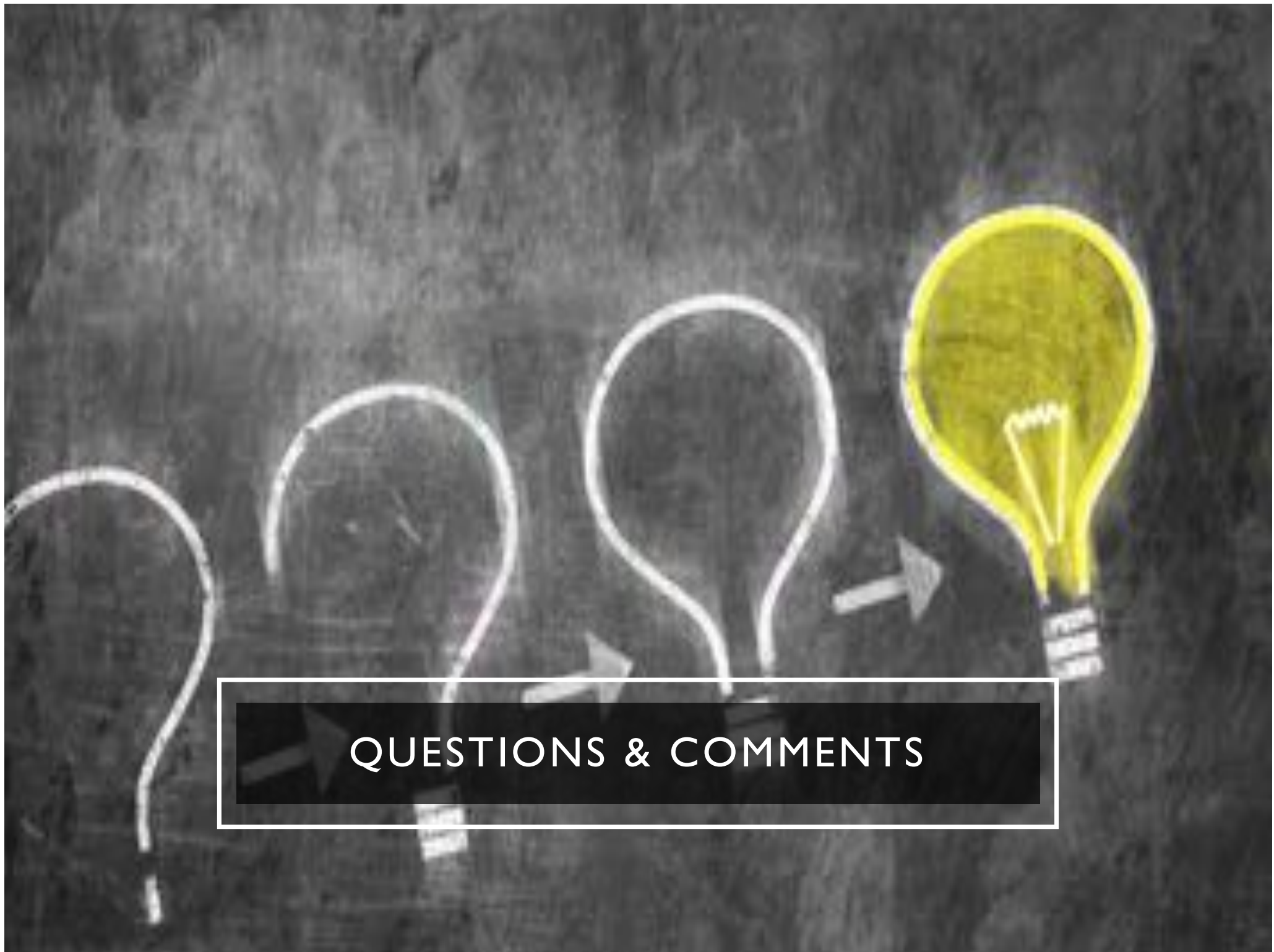




## WE STARTED SMALL, AND YOU CAN TOO

- This has been a slow process for WSCADV
- It is a work in progress— we do not have all the answers
- In this process we have carefully listened to our Membership.
- We have also hosted time and space to dig into sometimes uncomfortable conversations about the direction we want to move as a state, as a Coalition.





QUESTIONS & COMMENTS

**THANK  
YOU!**

Contact us:

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