

## Asset Building Programs for Domestic Violence Survivors

Cynthia K. Sanders

In consultation with Meg Schnabel

*“Recognizing that economic and financial matters present serious obstacles for many women in abusive relationships, domestic violence advocates have increased efforts to make economic issues a primary component of domestic violence intervention (Correia, 2000; VonDeLinde, 2002; Sanders & Schnabel, 2004; Postmus, 2010). While the relationship between income and IPV has been well demonstrated (Kurz, 1998; Raphael, 2000; Riger & Kriegelstein, 2000), few studies have examined the role of household assets in woman abuse.”*

Applied Research papers synthesize and interpret current research on violence against women, offering a review of the literature and implications for policy and practice.

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Initiatives to promote asset ownership among low-income households have grown substantially in the last 20 years (Sherraden & McKernan, 2008). Asset ownership among low-income groups has largely been promoted through savings, homeownership, and small business development initiatives. Only recently have such programs begun to emerge as a strategy for promoting the social and economic well-being of domestic violence survivors (Sanders & Schnabel, 2006). This paper will discuss asset building programs, including some of the benefits of asset ownership and why asset building programs for domestic violence survivors may be important. The dearth of literature on assets and domestic violence is reviewed, calling for further research.

### Asset Ownership

Asset-based programs consist of initiatives to promote the acquisition of assets among low-income families (Sherraden, 2001). Social policy has historically discouraged asset building among households with few resources. Not only has the tax structure denied benefits to poorer households, but anti-poverty policy has been and largely remains focused on facilitating income maintenance and short-term consumption. In his influential book, *Assets and the Poor*, Sherraden (1991) makes the argument that when provided the opportunity structure, low-income individuals can save and accumulate assets. For example, while higher income groups often have access to a retirement program such as a 401k through their employer, lower income groups are not afforded this same opportunity structure. Additionally, Sherraden posits that asset ownership has important economic, social, and psychological benefits that income alone does not provide. Asset building, along with more traditional forms of social welfare, such as income support, have the potential to promote household development that neither alone can accomplish (Sherraden, Sanders, & Sherraden, 2004).

Common among asset-based initiatives are Individual Development Account (IDA) and microenterprise development programs (Sherraden, 2001; Sherraden, Sanders, & Sherraden, 2004). IDAs are saving accounts in which contributions are matched by a private or government program and enable low-income families to save, build assets, and enter the financial mainstream. IDAs reward the monthly savings of working poor individuals who are building savings toward purchasing an asset – most commonly buying their first home, paying for post-secondary or career enhancing education, or starting or supporting development of a small business (microenterprise). A match incentive is provided through a variety of government and private sector sources and typically ranges in match rates of one to one dollar saved to four to one dollar saved. Organizations that operate IDA programs often couple the match incentive with financial literacy education, training to purchase their asset, and case management. IDAs have gained national recognition as a social and economic development tool to help low-income households accumulate assets (Sherraden, 2001).

Research supports positive associations between asset ownership and well-being outcomes. In a review of the literature, Scanlon and Page-Adams (2001) found that savings and assets appear to have positive effects on economic security, household stability, physical health, educational attainment, and civic involvement. Among female householders, wealth translates into increased child cognitive development, educational attainment, and parental expectations for their children (Zahn & Sherraden, 2003). Financial self-efficacy (Sanders, Weaver, & Schnabel, 2007), financial security (Rocha, 1997) and perceived economic stability (Christy-McMullin, Shobe, & Wills, 2009) are also positive effects. Further, owning assets appears to change one's outlook on life, creating a more optimistic future orientation, and improving future economic opportunity (Christy-McMullin, Shobe, & Wills, 2009; Shobe & Page-Adams, 2001). Similar positive outcomes are associated with microenterprise ownership among women, including improved self-

esteem, autonomy, flexibility, and future orientation (Sherraden, Sanders, & Sherraden, 2004). Given the negative psychological impacts of domestic violence (e.g. depression, low self-esteem), these may be especially promising outcomes of asset ownership. Economic rewards of microenterprise are mixed. While running a microenterprise often provides income to a household, it may also take economic resources away from a household or may trap women in low-paying small scale businesses (Sanders, 2004; Elhers & Main, 1998).

Homeownership in particular is associated with a number of positive life outcomes. In families owning homes, children are more likely to complete school (Aaronson, 2000; Kane, 1994) have fewer non-marital pregnancies (Green & White, 1997), and greater overall educational attainment (Scanlon & Page-Adams, 2001). Homeownership represents greater residential stability for families, which may lead to increased economic opportunities across the lifespan (Rohe & Stewart, 1996). Homeowners are four times less likely to move than renters (Stegman, Brownstein, & Temkin, 1995). Homeownership may also contribute to reduced periods of unemployment (Goss and Phillips, 1997), elevated health status (Stronks, van de Mheen, van den Bos, & Mackenbach, 1997), and increased likeliness of civic engagement (Rohe & Stegman, 1994). It is important to note that the current economic climate including high mortgage default rates, foreclosures, and depreciating home values may mitigate previously positive outcomes of homeownership for some groups (Haughwout, Peach, & Tracy, 2010; Lieber, 2010). This calls for current research to re-examine outcomes of asset ownership under current economic conditions.

Asset ownership has largely been shown to be a positive experience with important economic, social, and psychological benefits. However, women are the least likely to own assets (Sanders & Porterfield, 2010). In 2001, female householders had average net wealth of \$27,850, compared to \$86,100 for all households in the United States (Consumer Federation of America, 2004). In fact, female

householders have the least amount of wealth of all family types in the United States, and never married women with children have the lowest level of all (Conley & Ryvicker, 2003; Hao, 1996). A household is considered asset poor if their asset holdings are insufficient to meet basic needs (as measured by the income poverty line) for a period of three months (Haveman & Wolff, 2004). Nearly one out of every five U.S. households and more than one in four woman-headed households are asset poor (Kovach, 2009).

Given the positive well-being outcomes associated with asset ownership, survivors of domestic violence may forgo important benefits in the absence of owning assets. Integrating asset building strategies into domestic violence programs may be important for a number of reasons. For example, IDAs, combined with economic education, may translate into a greater capacity for women to manage their own finances, become more economically secure, and ultimately allow for more independent decision making about their future and their relationships (Sanders, 2007). Purchasing a home may result in greater residential stability (Scanlon, 1998). Access to education, job training, or starting a small business may result in greater job stability and earning potential (Pandey, Zahn, Neely-Barnes, & Menon, 2000). However, our knowledge about the actual benefits of promoting asset ownership among survivors of domestic violence is limited. While an emerging field, there is limited research in this area.

### **Assets and Domestic Violence**

The role poverty and financial matters play in intimate partner violence (IPV) has received increased attention in recent years (Tolman & Raphael, 2000). Although domestic violence cuts across all socioeconomic classes, growing evidence suggests that poor women are more vulnerable to abuse than women from moderate and upper income levels (Raphael, 2000; Riger & Krieflstein, 2000), and women on welfare are more likely to experience serious physical violence by their partner (Kurz, 1998). Economic dependence is also

a primary reason women stay with or return to an abusive partner (Barnett, 2000; Gonzalez, 2005; Sullivan, 1991). Women who are more economically dependent on an abusive partner are also less likely to pursue restraining orders (Fernandez, Iwamoto, & Muscat, 1997).

Additionally, economic abuse is a dimension of IPV in and of itself. Economic abuse includes such things as an abusive partner retaining complete financial control in a relationship and engaging in tactics to negatively affect a woman's ability to establish or maintain economic independence. Such tactics include harassing her about money matters, building up debt and negatively impacting her credit rating, sabotaging efforts to work or go to school, and exploiting her sexually in exchange for money (Ptacek, 1997; Sanders, 2004). Women are hindered in their capability to establish economic autonomy and security when they have limited knowledge of and access to financial resources.

One might posit that if women secure more economic resources and obtain employment, their level of economic dependency would decrease, along with experiences of violence, and their ability to leave an abusive relationship would increase (Kalmuss & Straus, 1990). However, competing theoretical hypotheses and mixed empirical findings reveal the complicated nature of employment, economic status, and IPV. Several studies suggest when women's economic status (e.g. employment, income, external financial support) equals or exceeds that of a partner, levels of IPV decrease (Benson & Fox, 2004; Farmer & Tiefenthaler, 1997, 2003; Gibson-Davis, Magnuson, Gennetian, & Duncan, 2005; Tauchen, Witte, & Long, 1991;). Lambert and Firestone (2000) found that women who are able to at least equalize occupational status with their partner suffer fewer types of abuse than women with lower prestige jobs than their partner. Alternatively, studies have also found that batterers may oppose and feel threatened by women's efforts to obtain or maintain financial independence and may inflict abuse to prevent them from obtaining financial means with which they could establish

independence, resourcefulness, and social power (Moe & Bell, 2004). Research has also found support for the notion that when a woman's economic status is greater than her partner's she may be at increased risk of abuse. Macmillan and Gartner (1999), for example, found that a woman's risk of life-threatening violence was higher when she is employed and her husband is not, and Tjaden and Thoennes (2000) found that women are at an increased risk of IPV when their educational attainment is higher than their partners. Jasinski (2001) suggests that for men, violence is one means of establishing traditional masculinity. When men lack access to economic resources and employment they may use violence in an attempt to reestablish their power at home. The current economic crisis, exhibiting high unemployment rates, lower job stability, and fewer economic resources to go around, has resulted in an increase in reported domestic violence incidents and demand for domestic violence services in some communities (PCADV, n.d.). Limited employment and economic options for abusive partners are also likely to place women at additional risk. So while the presence of equal or greater economic status of a woman may mediate IPV as demonstrated by some studies, the "process" of gaining greater economic independence may result in more violence. Thus, while promoting asset development among survivors of domestic violence may be an important way to improve economic security and economic independence, it must be approached with safety issues in mind.

Recognizing that economic and financial matters present serious obstacles for many women in abusive relationships, domestic violence advocates have increased efforts to make economic issues a primary component of domestic violence intervention (Correia, 2000; VonDeLinde, 2002; Sanders & Schnabel, 2004; Postmus, 2010). While the relationship between income and IPV has been well demonstrated (Kurz, 1998; Raphael, 2000; Riger & Krieglstein, 2000), few studies have examined the role of household assets in woman abuse.

A limited number of studies have examined the relationship between household assets and domestic violence with mixed results. Studies by Page-Adams (1995) and Peterson (1980) suggest homeowners were less likely to report having been abused than were renters. The U.S. Department of Justice reports that women living in rental housing are three times more likely to experience IPV than women residing in an owned home (Rennison & Welchans, 2000). However, Collier-Tenison (2003) found no significant relationships between homeownership and marital violence. A study by Christy-McMullin and Shobe (2007) found higher income resulted in a decreased likelihood of physical violence or emotional abuse and that homeowners were less likely to be physically abused. However, after controlling for race, age, and marital status the relationship between homeownership and physical abuse was no longer statistically significant. Nonetheless, based on some research, it appears that owning a home may have a positive effect on reducing the likelihood of abuse. However, given the limited research and inconsistent findings, further research in this area is needed.

An important consideration of the studies just discussed is that they are based on secondary data and explore the relationships between asset ownership and the presence of domestic violence. While in their infancy, community initiatives aimed at providing services and resources to promote the economic well-being and independence of survivors of domestic violence are emerging (Sanders & Schnabel, 2006; Postmus, 2010). These include IDA and economic education programs designed specifically with the safety and resource needs of domestic violence survivors in mind (see for example, REAP, 2005). Studies of these programs are limited, yet promising (Sanders, 2007, 2010; Postmus, 2010). While this paper does not review economic education programs specifically, it is important to note they are generally a component in asset development programs.

### Asset Programs for Domestic Violence Survivors

Because promoting assets among survivors of domestic violence is a newly emerging area, there is a dearth of published work specifically on such programs. With the exception of secondary data studies (reviewed above) that look at the relationship between the presence of assets and presence of and types of domestic abuse, there appears to be only one peer-reviewed article that discusses outcomes of an IDA program designed for survivors of domestic violence (Sanders & Schnabel, 2006). In this article, Sanders and Schnabel discuss the development and implementation of Redevelopment Opportunities for Women's Economic Action Program (REAP). The REAP program emerged from a community collaborative of 13 domestic violence and three homeless service agencies that began working together in 2000 to develop economic services for low-income battered women in the St. Louis, Missouri, region. The collaboration culminated in development of formalized financial and economic development services, including economic education and credit counseling; women's Individual Development Accounts; and economic advocacy and support services. With safety as the central component, the program emphasizes long-term economic development and security for low-income women. In addition to a discussion of the collaborative model and program, some initial outcome data for women who participated in REAP's IDA program are presented. Among 79 participants, most women were still in the process of working toward their savings goal. However, 28 women had made a total of 59 withdrawals and asset purchases, including automobiles, post-secondary education, microenterprise, home repair, and retirement (for a more thorough discussion of savings and asset purchase outcomes of REAP, see Sanders, 2010).

Two research reports have been published by Sanders (2007, 2010) on REAP. The first study (Sanders, 2007) is based on in-depth qualitative interviews conducted with 30 early participants in which women share their experiences and perceived effects of participating in REAP's economic education program and IDA program. Women

participated in both making it difficult to partial out perceived effects of economic education from IDA participation. However, in response to questions asked about the IDA program, several key themes emerged about the perceived effects of participating in REAP's IDA program. According to women, participation in the IDA program resulted in several behavioral changes, including greater fiscal prudence and financial management; creating and sticking to a budget; saving more consistently; altering consumer habits; and teaching children lessons about saving. Among the reported psychological and cognitive effects were greater focus on setting goals and motivation to achieve goals, more self-confidence and self-esteem, and greater future orientation and hope.

Overall, saving in an IDA seemed to make women feel good about themselves. These outcomes have important implications for women who have experienced domestic violence. The negative psychological impacts of domestic violence, including posttraumatic stress disorder, depression, and lowered self-esteem, are well documented (Johnson & Ferraro, 2000, p. 957). Thus, the positive cognitive and psychological changes noted by women as a result of participation in REAP's IDA program are encouraging. Additionally, women made comments indicating that while savings and asset accumulation may not play a direct role in their safety, it is likely to play an important indirect role. Women believed that the positive outcomes of participating in REAP, such as improved self-esteem and self-confidence, hope about their future, focus on goals, and a desire to be financially independent from an abusing partner would help support their future safety. As their financial stability increased, women believed their ability to stay safe and free from intimate partner violence would also improve. These findings also highlight limitations of the study. Given the qualitative nature and that women had participated in REAP fairly recently, long-term outcomes and effects are unclear. Longer-term studies are needed to assess the lasting effects of the IDA program and how outcomes relate to women's experiences of intimate partner violence.

The qualitative interviews provided evidence of the perceived psychological and behavioral effects of participating in REAP. Utilizing data on saving deposits, matching funds, and withdrawals, Sanders (2010) provided evidence about the extent to which survivors of domestic violence can save and invest in assets. Data were analyzed for 125 IDA accounts (for a more detailed discussion of study outcomes see Sanders, 2010). Outcomes were largely positive and promising. Seventy-two (64%) accounts closed after women successfully met their saving goal and completed the program, while 40 (36%) account holders did not meet their savings goal and closed prematurely. Average net savings (total savings minus unmatched withdraws) was \$1,045. The average total savings accumulation, which included total participant savings plus interest and matching funds received, but minus unmatched withdrawals was \$3,041. Matched withdrawals were made to purchase approved assets while unmatched withdrawals were typically made for an unexpected or emergency expense. The mean and median monthly deposits were \$74 and \$49 respectively. On average, women who achieved their savings goal did so in 19 months.

Many women over the course of their participation made more than one withdrawal, some matched and others unmatched. By and large, most matched withdrawals were for purchasing a vehicle or for education. It should be noted that REAP's IDA program is unique in the ability to offer matched savings for the purpose of purchasing a vehicle as well as a limited number of accounts for a purchase specifically related to safety planning. Most IDA programs do not allow matched funds for these types of purchases. However, other programs aimed specifically at survivors may also offer unique features (see for example Kentucky's CAR-IDA program [http://www.kdva.org/projects/economic\\_justice/ida/ida\\_car.html](http://www.kdva.org/projects/economic_justice/ida/ida_car.html)). REAP has been able to offer creative matching options for survivors through the support of local partners who have provided matching funds. Federal sources of matching funds available through the Assets for Independence Act (AFIA) generally do not allow asset purchases

besides a home, education, microenterprise development, or retirement. The largest number of unmatched withdrawals was for emergency spending, such as paying bills, for safety purposes, or to close out an account. Emergency withdrawals to maintain housing or for relocation, for example, could enhance safety, preventing the need to return to an abusive partner.

Associations between women's demographic and economic characteristics and savings outcomes showed relatively consistent patterns with education and race. Women with more education had greater savings on average, and African American women had lower savings compared to White women and Latina women. Larger studies of matched savings accounts have found similar patterns (Mason, Nam, Clancy, Loke, & Kim, 2009). Further research is needed to understand the life experiences and circumstances that may help explain why African American women experience more challenges in saving in IDA accounts. Among REAP participants, African American women were more likely to live at or below 100% of poverty. Other factors that should be examined in future research include access to transportation, internet access, and kinship responsibilities among others.

Although not all women successfully completed their savings goal or made asset purchases, approximately two-thirds of women reached their savings goal and 76% made at least one matched withdrawal. The primary limitation of the study is its relatively small sample size. Despite this limitation, the study provides an unprecedented look at the savings abilities and outcomes of women impacted by intimate partner violence. This study demonstrates saving outcomes, it does not however allow us to understand the complex relationship among women's characteristics, financial circumstances, acquisition of assets, safety, and occurrence of domestic violence. While there are benefits of savings and assets themselves, fundamentally it will be important to know how participation in asset building programs impact intimate partner violence.

While microenterprise has been proposed as a possible intervention to improve the economic conditions of survivors of domestic violence and in turn reduce violence when safety considerations are made (NCADV, n.d.), there appear to be no studies to date in the U.S. that examine microenterprise outcomes related to domestic abuse. Studies in developing countries, including the Grameen Bank, have been met with mixed findings, including in some cases escalation in violence and abusive partners who retain control over credit and income generated through women's microbusinesses (Rahman, 1999). Studies in the U.S. have demonstrated positive economic outcomes, including poverty reduction for some women, and positive social and psychological outcomes of microenterprise (Sherraden, Sanders, & Sherraden, 2004). Thus, examining how these outcomes in turn may affect domestic violence will be an important area for future inquiry.

### Programmatic Considerations

Domestic violence programs are in a key position to advance asset development among survivors safely. On a practical level, adding asset development components to the array of services provided by domestic violence programs while desirable, will also present certain challenges for practitioners to consider.

- First, IDA programs are costly. Beyond the expense of obtaining matching funds, it requires that programs assess their staffing capability to respond to the intensive advocacy needs of participants. Within most IDA programs, participants are saving for 24-36 months. When most domestic violence programs are shelter based and/or crisis in nature, finding resources to build a staff capacity to serve women long-term may be an impediment.
- Second, asset building programs for domestic violence survivors should also consider unique approaches to securing matching funds in order to provide matched withdrawal opportunities for assets that

may be particularly important to the target population. For example, as noted earlier REAP is able to provide matched withdrawals for the purchase of a reliable automobile. This in turn may help advance women's economic well-being and stability, as well as safety if it allows her to seek employment, go to school, or flee an abuser.

- Third, domestic violence programs will need to give great attention to how a woman-defined philosophical approach can be maintained, while managing the various programmatic requirements and expectations for participation in an IDA program. For example, in most IDA programs, participants are required to attend financial literacy and asset specific classes. Because safety issues and safety planning must be a key component of delivering economic services (Sanders & Schnabel, 2006; Postmus, 2010) for domestic violence survivors, programmatic requirements must be implemented with extreme caution and flexibility.
- Fourth, because there still are a significant percent of women who do not successfully obtain their asset goal (Sanders, 2010), programs should look critically at how to increase staff skill building in the area of economic advocacy. This includes increasing their ability to assess economic abuse and economic circumstances to determine whether women are ready and able to be successful in an IDA program, especially among shelter populations compared to non-residential service providers (Weaver, Sanders, Schnabel, & Campbell, 2009).
- Fifth, given the current economic recession, precautions should be taken to protect women from the marketplace while simultaneously promoting economic well-being through asset development. For example, educating women about how to avoid predatory lending practices and understanding the advantages and disadvantages of homeownership in the

presently volatile housing market in order to avoid foreclosure or housing depreciation are important considerations (CFED, 2011). At the same time however, it is important to recognize that wealth inequality continues to increase (Norton & Ariely, 2011). So, precautions are necessary but finding ways to build and protect women's financial assets and well-being is critical.

### Conclusion

Asset building initiatives including IDA and microenterprise development programs have grown and gained substantial policy support during the last two decades (Sherraden & McKernan, 2008). Additionally, savings and asset ownership are associated with important economic, social, and psychological benefits (Sanders, 2007; Scanlon & Page-Adams, 2001). Only recently have asset approaches to welfare begun to emerge within domestic violence service provision (Sanders & Schnabel, 2006). Research to date is very limited, but outcomes are promising.

The presence of economic abuse as a dimension of IPV and the negative effect it has on women's ability to gain access to financial resources and information suggest it is a critical area for domestic violence advocacy programs to address as a central component of their services (Sanders, 2007). Relative to physical, sexual, psychological and emotional dimensions of IPV, the economic dimension has been largely overlooked but is gaining attention among researchers and practitioners. While women's physical safety must always take precedence, economic abuse and economic interventions to advance the economic well-being of domestic violence survivors should also be addressed. Hundreds of IDA programs exist around the country (CFED, 2009), but relatively few are targeted toward survivors of domestic violence.

Most research on assets and domestic violence to date have relied on assessing secondary data to examine the relationship between asset holding and

presence of abuse. Among newly emerging asset-based programs for survivors of domestic violence self-reported outcomes, qualitative inquiry and largely exploratory and descriptive studies have been appropriate but not sufficient for learning about this novel area of inquiry. While self-reported effects of holding an IDA account and making assets purchases is promising, and survivors appear quite successful in their ability to save in a matched savings program, studies that are long-term are needed to determine whether the reported benefits of asset ownership are related to domestic violence outcomes. Controlled studies are needed to determine outcomes with and without asset development program components. Additionally, there appear to be no studies to date in the U.S. that examine outcomes of microenterprise in relationship to domestic violence.

Asset building programs for survivors of domestic violence have potential implications for long-term economic stability and, in turn women's safety. Asset building initiatives have received substantial attention and policy support. Domestic violence advocacy programs are in a unique position to make sure survivors of domestic violence are also provided the opportunities such programs provide.

### Author of this document:

Cynthia K. Sanders, Ph.D.  
Associate Professor  
School of Social Work  
Boise State University  
Boise, ID  
[cynthiasanders@boisestate.edu](mailto:cynthiasanders@boisestate.edu)

### Consultant:

Meg Schnabel, MSW  
Executive Director  
Redevelopment Opportunities for Women, Inc.  
St. Louis, MO  
[www.row-stl.org](http://www.row-stl.org)  
[megschnabel@sbcglobal.net](mailto:megschnabel@sbcglobal.net)

**Online Resources**

Assets for Independence Resource Center: [www.idaresources.org](http://www.idaresources.org)

Association for Enterprise Opportunity: <http://www.microenterpriseworks.org/>

Center for Social Development, Washington University in St. Louis: <http://csd.wustl.edu>

Corporation for Enterprise Development (CFED): <http://cfed.org/>

National Coalition Against Domestic Violence (NCADV): <http://www.ncadv.org/>

Redevelopment Opportunities for Women: <http://www.row-stl.org> (see ROW's Economic Action Program/REAP)

The Allstate Foundation: <http://www.allstatefoundation.org/>

VAWnet: <http://www.vawnet.org>

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3605 Vartan Way ● Harrisburg, PA 17110 ● 800.537.2238 ● TTY: 800.553.2508 ● Fax 717.545.9456

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## In Brief: Asset Building Programs for Domestic Violence Survivors

Cynthia K. Sanders in consultation with Meg Schnabel

**A**sset-based programs consist of initiatives to promote the acquisition of assets among low-income families (Sherraden, 2001). Common among asset-based programs are Individual Development Accounts (IDAs) and microenterprise development programs (Sherraden, Sanders, & Sherraden, 2004). IDAs are matched savings programs that enable low-income participants to save, build assets, and enter the financial mainstream. Research supports positive economic, social, and psychological associations between asset ownership and well-being outcomes (Scanlon & Page-Adams, 2001).

**While in their infancy, community initiatives aimed at providing services and resources to promote the economic well-being and independence of survivors of domestic violence, including IDA programs, are emerging** (Sanders & Schnabel, 2006; Postmus, 2010).

- These include IDA and economic education programs designed specifically with the safety and resource needs of domestic violence survivors in mind (see for example, REAP, 2005).
- Studies of these programs are limited, yet promising. Two studies that examine one such program indicate positive economic, social, and psychological benefits for women who participated (Sanders, 2007; 2010). While not all women successfully saved in their IDA and purchased assets the majority did, demonstrating that survivors of domestic violence can successfully save.
- Research on asset building for survivors is in early stages and future research should include long-term studies that examine more rigorously the relationship between participation in asset building programs and intimate partner violence.
- Of critical importance to practitioners and advocates who develop and implement such programs is the inclusion of safety components.

**Adding asset development components to the array of services provided by domestic violence programs while desirable, will also present certain challenges for practitioners to consider.**

- Examples include financial constraints and costs of matching funds, costs of adding dedicated staff time to support an IDA program, financial education, and economic safety planning.
- Assessing economic abuse and economic circumstances to determine whether women are ready and able to be successful in an IDA program, especially among shelter populations compared to non-residential service providers is an important consideration (Weaver, Sanders, Schnabel, & Campbell, 2009).
- The current economic crisis suggests that precautions must be taken to protect women from the marketplace, including predatory lending practices and weighing the advantages and disadvantages of pursuing homeownership in the currently volatile housing market.

Asset building programs for survivors of domestic violence have potential implications for long-term economic stability and in turn women's safety. Asset building initiatives have received substantial attention and policy support. However, support for programs specifically for survivors of domestic violence is lacking. Domestic violence advocacy programs are in a unique position to insure survivors are afforded the opportunities such programs provide.

See the full Applied Research paper: Sanders, C.K. (2011, November). Asset Building Programs for Domestic Violence Survivors. Harrisburg, PA: VAWnet, a project of the National Resource Center on Domestic Violence/Pennsylvania Coalition Against Domestic Violence. Available at: <http://www.vawnet.org>

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