# Transitional Housing for Survivors of Domestic and Sexual Violence:

# A 2014-15 Snapshot

The following is the narrative for the webinar presentation: [***Overview Webinar #3 (Chapters 9 and 10)***](https://vimeo.com/197310366)

(No narration. This is the title slide.)

Welcome to the webinar series describing the report entitled, "Transitional Housing for Survivors of Domestic and Sexual Violence: A 2014-15 Snapshot."

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This project would not have been possible without the valuable contributions of the dedicated provider staff who took the time to candidly share their experience and insights to inform the text, nor would it have been possible without all of the research, advocacy, and creative energy of all of the practitioners whose publications and online resources we learned from and cited.

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The project webpage at [www.air.org/THforSurvivors](http://www.air.org/THforSurvivors) contains links to the 12 chapters of the Report. Each chapter of the report contains background information and reference material on the topics covered, and extensive collections of provider comments from our interviews. Each chapter includes an executive summary; lists of questions that the interviews raised for us, and that we invite interested readers to consider; a reference list; and an appendix describing the project methodology and approach.

The project webpage also contains links to:

* A brief webinar describing the project methodology and approach, and four Overview webinars describing the content of the various chapters of the report;
* Four brief podcast interviews highlighting the approaches of a few of the providers we interviewed; and
* “Broadsides” highlighting a couple of the topic areas this report addresses.

The project report is divided into 12 chapters. The first overview webinar describes chapters 1-4.

The second overview webinar describes chapters 5-8.

The third overview webinar describes chapters 9 and 10, and the final overview webinar describes chapters 11 and 12. This is the third Overview Webinar, describing chapters 9 and 10.

Before starting to explore the individual chapters of the report, we should state the obvious: that many of the topics are interrelated. For example, how a funder measures success may, for better or worse, impact how the providers that depend on that funding shape their participant selection process, the kind of housing their programs support, their programs' policies on participant lengths of stay and the types of assistance staff are asked to provide. Source of funding may well impact all of those aspects of programs, and more. The type of program housing may impact policies on length of stay, participant selection, the definition of success, and staffing decisions. Participant selection policies may impact program decisions about the type of housing to support, length of stay policies, and staffing priorities.

That is, policies, procedures, and decisions affecting one aspect of providing transitional housing for survivors may impact and be impacted by policies, procedures, and decisions affecting other aspects.

One more thing before getting started with the individual chapters. Our report has followed the example of numerous publications -- for example, by the National Center on Domestic Violence, Trauma & Mental Health and the Missouri Coalition of Domestic and Sexual Violence -- and uses feminine pronouns to refer to adult victims/survivors of domestic and sexual violence, and masculine pronouns to refer to the perpetrators of that violence.

Citing data compiled by the Bureau of Justice Statistics, the Missouri Coalition, in the 2012 edition of *Understanding the Nature and Dynamics of Domestic Violence, explains that decision as follows:*

*"According to the most comprehensive national study by the U.S. Department of Justice on family violence, the majority of domestic violence victims are women. Females are 84 percent of spouse abuse victims and 86 percent of victims at the hands of a boyfriend or girlfriend. The study also found that men are responsible for the vast majority of these attacks—about 75 percent. And, women experience more chronic and injurious physical assaults by intimate partners than do men."*

This use of pronouns is not meant to suggest that the only victims are women, or that men are the only perpetrators. Indeed, the victims and perpetrators of domestic and sexual violence can be male or female or transgender, as can the staff that support their recovery, and our shortcut is only used to keep a long document from becoming a little wordier and less readable.

Lastly, although the OVW funds transitional housing programs to address the needs of not only domestic violence survivors, but also survivors of sexual assault, stalking, and/or dating violence, the preponderance of program services are targeted to DV survivors, the large majority of TH program clients are survivors of domestic violence, and much of the literature and most of the provider quotes address domestic violence. Consequently, most of the narrative is framed in terms of addressing "domestic violence" or "domestic and sexual violence," rather than naming all the OVW constituencies.

Just a reminder for viewers interested in the project methodology and approach, that from the project webpage, you can download a brief webinar on the "Project Methodology and Approach." Alternatively, you can read about the project methodology and approach in an appendix at the end of each report chapter.

## NEW

Chapter 9 focuses on the basic advocacy / case management / services coordination role, safety planning, community integration, and follow-up support after a survivor moves on from the TH program.

The case manager or advocate provides the glue that holds a transitional housing program together. She is typically the face of the program, the primary source of support and advocacy, and if participants wish such assistance, she is the go-to person for help exploring next-step options, planning for safety, applying for benefits, addressing barriers to housing and employment, looking for housing, accessing help to address unresolved health or mental health care needs, working on parenting challenges, finding legal assistance or help with immigration status, becoming connected in a new community, and overall, supporting the survivor in regaining a sense of wellbeing.

The responsibilities and day-to-day activities of the position vary based on the program budget and funding sources; the housing model; the geography, demographics, economics, and availability of complementary services in the community/region served; the capacity and overall approach to services of the provider agency sponsoring the TH program; and other factors, including, of course, the needs of participants, which likewise vary from survivor to survivor, from one cohort of participants to the next, and from program to program.

After some brief introductory notes about these and other sources of variation across programs, the narrative reviews some of the common frameworks for implementing advocacy/case management services.

A "***Survivor Empowerment***" approach focuses on supporting survivors in making their own life choices and decisions, including the decisions governing their participation in the TH program and the type of assistance they are looking for program staff to provide. An empowerment approach is intended to support participants in taking back the power and control over their own lives that their abusive partner sought to rob them of.

Although nearly every provider we interviewed embraced the concept of empowerment, some of the comments describing program policies and procedures illustrate the continuing challenges that staff may face in reconciling their fundamental belief in a woman's right to be free from violence with the reality that an empowered survivor might decide, after weighing her tradeoffs, that returning to an abusive relationship is her best (or least bad) alternative.

Likewise staff in programs that are jointly funded by OVW and HUD must wrestle with their desire, on the one hand, to provide the kind of "victim-centered services" called for by the OVW, while at the same time, feeling pressure to focus survivors' efforts on the outcomes that matter to HUD, and worrying that participants' pace in addressing employment and housing barriers and their more "scattered" focus -- including efforts to tackle personal priorities such as obtaining help addressing a child's developmental delays, or preparing for a pending child custody case -- could jeopardize their ability to make a "successful transition" within the allotted length of stay period, and thereby weaken the program's scoring in terms of the participant outcome metrics that HUD uses to assess performance.

The "***Housing First***" approach seeks to assist individuals and families in accessing permanent, affordable housing as quickly as possible, based on the assumption that they will be better able to address their non-housing needs -- income and employment, health and mental health, etc. -- once they have stable housing. Although many of the providers that we interviewed use OVW TH grants and/or HUD Rapid Rehousing (RRH) grants to operate Transition-in-Place programs that allow survivors to move directly from shelter to permanent housing -- rather than requiring an intervening stay in a temporary program residence -- only a few of those providers described their program as using a "Housing First" approach.

Most of those programs serve survivors who have spent several weeks or months in a DV shelter, where they began the process of healing and planning/taking next steps. While these survivors may not be financially ready for an independent tenancy, by the time they make the move to a transition-in-place unit, they are likely more emotionally and psychologically ready to move into their own apartment than they were when they first fled their abusive relationship and/or entered the shelter.

A [USICH Housing First Checklist](https://usich.gov/resources/uploads/asset_library/Housing_First_Checklist_FINAL.pdf) emphasizes that a "low threshold" for entry and voluntary services are key attributes of the model. While most of the providers that we interviewed have largely embraced the voluntary services model, not all programs feel prepared to embrace a low threshold approach, which may be why so few providers described their programs as "Housing First."

There is no question that transition-in-place programs work. However, the same model may not work equally well for every survivor. Implementation details -- the magnitude and duration of financial assistance, the extent and breadth of supportive services, whether the survivor must be named on the lease, the logistics of accessing services from where the housing is located, etc. -- determine the kinds of individuals and families who can be effectively served by a particular program.

The transition-in-place model works best for a survivor who wants independent housing; has the income to sustain her housing, based on the anticipated level of program assistance; has the potential to earn enough money to cover the full cost of housing before program-furnished financial assistance runs out (and won't need a permanent housing subsidy, which can take an applicant years to get); and has, or can develop within the program timeframe, the "tenancy credentials" to convince a landlord to put a lease in her name.

For survivors who don't need or want much in the way of supportive services, the logistics of the housing and services are less important; for survivors looking for a greater level of support, the ease with which participants in independent housing can access services can be a critically important determinant of success. The further away from housing, and the more time consuming, complicated, and expensive it is to travel to the service locations, the less well the model will work for a survivor who needs and wants those services.

HUD's Rapid Rehousing model -- which, the agency characterized in a 2014 [Brief](https://www.hudexchange.info/resources/documents/Rapid-Re-Housing-Brief.pdf) as "not designed to comprehensively address all of a recipient’s service needs or their poverty," but instead, as "primarily oriented toward helping families resolve their immediate crises, find and secure housing, and connect to services if/when appropriate;" and which that 2014 Brief described as consisting of "crisis-related, lighter-touch (typically six months or less)" assistance that is "just enough" to enable clients "to successfully exit homelessness and avoid returning to the streets [or] emergency shelter" -- may not work for survivors who, after a brief stay in a DV shelter, are still suffering from trauma and its concomitants, and lack the wherewithal to navigate six-month transition from years of victimization to economic self-sufficiency and independence, with only very limited program support.

By contrast, a transition-in-place model that offers longer term financial assistance and services, and that takes a more comprehensive approach to providing support, could very well facilitate a survivor's successful transition to independent housing, even if she entered the program facing significant housing and employment barriers and struggling with the after-effects of physical, emotional, and financial abuse.

That is, a low threshold Housing First approach can be effective in serving survivors, if it incorporates an appropriate mix and level of financial assistance and services. The more limited the assistance and services, the higher the threshold for entry must be. The more extensive and long term the assistance and services, the lower the threshold for entry can be.

Likewise, the more flexible the program is about the forms that assistance can take, the greater the variety of needs it can meet. Programs that leverage private resources with fewer limitations than government funding can address survivor needs that government grant funding alone cannot -- e.g., paying down rent or utility arrearages that stand in the way of landlord willingness to offer a lease, or helping survivors stay in their existing housing, after an abusive partner has been incarcerated or disappeared from the scene -- and hence, can operate with a lower entry threshold.

Housing First is a wonderful model, but depending on the details of the implementation, a particular program using a Housing First approach might, or might not be, a good fit for a particular survivor.

For survivors who are largely ready for independent living, and who have the earning potential to assume full responsibility for their housing and other expenses within a 6-12 month timeframe, a "light touch" program taking a Housing First approach may be just what they need. For survivors with more extensive needs and facing significant obstacles to stability, the viability and effectiveness of a program using a Housing First approach will likely depend on the breadth and duration of support services and financial assistance.

A Housing First program that places participants in mainstream scattered site community-based housing may not be the right fit for a survivor who needs the more intense support, and perhaps the greater safety, of a more secure, staffed congregate program, or for a survivor who is not sure whether she is ready to try independent housing, or whether she wants to try returning to her abusive partner again.

Unless the survivor can access housing close to where the services she needs are located, Housing First might not be the right model for a survivor who needs more support for herself and/or her children than she would be able to readily access from the neighborhoods with affordable rental units, given the availability and affordability of transportation, and the location of those services.

A Housing First program that requires survivors to be able to lease an apartment in their own name might not work for someone with poor “tenant credentials” or someone isn't emotionally “ready” for the responsibility.

A Housing First program that expects participants to be able to assume full responsibility for their housing costs within a 6-12 month timeframe, would be a set-up for failure for survivors who don't realistically have the potential, within that timeframe, to earn the income they would need to sustain that housing, or to rise to the top of a waitlist for subsidized housing or a housing subsidy, before program-funded assistance ends.

***The fact that a transition-in-place/RRH program effectively serves survivors with fewer barriers, but not survivors with more significant or more complex barriers, doesn't mean that it isn't filling a much-needed role. It does mean that there is a need for other programs and program models that have a lower threshold for participation and that have the capacity to effectively serve survivors facing more difficult challenges.***

As “traditional” transitional housing programs using provider-owned or provider-leased housing are replaced with transition-in-place Housing First programs, and, in particular, with programs that offer a shorter duration of assistance, it is important to make sure that other options are available to survivors with greater needs for support and more significant barriers to housing and income.

The Chapter 9 narrative continues with brief discussions about the ***Sanctuary*** model and ***Full Frame*** approach, which both emphasize the importance of understanding and being guided by the unique motivations and priorities of each survivor, and the importance of a holistic and trauma-informed approach that delivers services in a manner that is inclusive and empowering for participants and staff.

The Full Frame approach highlights the importance of a survivor's roles and relationships -- including the relationship with her abusive partner -- that provide meaning and support in a survivor's life. Although providers may identify a woman who has fled an abusive relationship as a "victim" or a "survivor," that is not necessarily how she sees herself. Her identify is tied to those other roles and relationships -- mother, wife, Sunday School teacher, soccer coach, professional, etc.

When a survivor has to choose between safety and remaining part of her community, she weighs the ***tradeoffs*** -- on the one hand, risk of continued victimization and possible risk to other family and friends, and on the other hand, continued sustenance from the relationships and roles that matter to her. On the one hand, flight might mean safety; on the other hand, her new life might be bereft of the ties that matter.

Given these tradeoffs, [Davies (2009)](http://www.futureswithoutviolence.org/userfiles/file/Children_and_Families/Advocates%20Guide(1).pdf), in her oft-cited papers on safety planning, argues that most survivors choose to remain in contact with, if not in relationship with, their abusive (ex-)partner, particularly if poverty, child custody/visitation requirements, cultural expectations, or other life circumstances appear to preempt safer and more positive options.

Programs that recognize that reality, and that support survivors in devising and implementing strategies that will help them stay as safe as possible, while they are in contact, or in relationship with, their abusive partner, might be said to be taking a ***harm reduction*** approach. As a survivor-defined approach that recognizes the survivor as a whole person with potentially contradictory needs, a harm reduction approach has much in common with the Full Frame and Sanctuary models: It requires non-judgmental, non-coercive provision of services; and it affirms the survivor as the primary decision maker, when it comes to prioritizing what is most important, evaluating the tradeoffs, and making life choices.

Although Motivational Interviewing (MI) is not a case management approach, it is mentioned in this portion of the narrative because of its relevance to helping survivors work through their difficult choices and tradeoffs, which is a facilitative role that case managers/advocates who take a holistic, survivor-centered, or Full Frame approach are likely to be asked to fill.

[Miller & Rollnick (2012)](file:///C:\Users\fberman\Documents\-%20HomeWork\-%20OVW\Deliverables\Motivational%20Interviewing%20(MI)%20is%20not%20a%20case%20management%20approach;%20it%20is%20a%20style%20of%20counseling%20that%20advocates%20can%20use%20to%20help%20participants%20navigate%20difficult%20decisions%20in%20which%20there%20is%20either%20ambivalence%20or%20tradeoffs%20to%20consider.%20MI%20is%20described%20as,%20%22a%20collaborative,%20goal-oriented%20style%20of%20communication%20with%20particular%20attention%20to%20the%20language%20of%20change.%20%20It%20is%20designed%20to%20strengthen%20personal%20motivation%20for%20and%20commitment%20to%20a%20specific%20goal%20by%20eliciting%20and%20exploring%20the%20person’s%20own%20reasons%20for%20change%20within%20an%20atmosphere%20of%20acceptance%20and%20compassion.%22%20%20Miller%20&%20Rollnick%20(2012)), the founders of Motivational Interviewing describe it as "a collaborative, goal-oriented style of communication with particular attention to the language of change.  It is designed to strengthen personal motivation for and commitment to a specific goal by eliciting and exploring the person’s own reasons for change within an atmosphere of acceptance and compassion."

[Edmund & Bland (2011)](http://www.nationalcenterdvtraumamh.org/wp-content/uploads/2012/09/RealTools_RespondingtoMultiAbuseTrauma_BlandandEdmund.pdf), from the Alaska Network on Domestic Violence and Sexual Assault, describe MI as, a counseling approach that helps people "explor[e] and resolv[e] the ambivalence most people feel when they seek to make major changes in their lives. Emphasis is on respecting individuals’ right to make their own decisions as they are ready to do so, which [is] compatible with the empowerment approach favored by victims’ advocates."

The narrative includes links to written and online resources which will hopefully be helpful to staff seeking to strengthen their motivational interviewing techniques.

An extensive collection of provider comments about their approaches to providing case management and advocacy follows the section on Motivational Interviewing.

Chapter 9 continues with a discussion about safety and safety planning, followed by an extensive set of provider comments describing their approaches regarding participant safety and safety planning.

The narrative begins by citing the OVW's recognition of safety planning as a central component of TH program services, and its warning against "policies and practices that fail to encourage ongoing safety planning with all survivors," and which, therefore, "compromise victim safety and recovery."

The narrative explores the role of program staff in helping participants enhance their safety, through realistic, ongoing ***safety planning*** that addresses what [Davies (1997)](http://www.vawnet.org/Assoc_Files_VAWnet/BCS_SafePlan.pdf) calls batterer-generated risks (e.g., violence, abuse, sabotage) as well as life-generated risks (e.g., poverty, loss of work, loss of health coverage, etc.).

And, given the likelihood of survivors remaining in contact with, and possibly in relationship with, their abusive (ex-)partner, the discussion cites the importance of safety planning that anticipates such contact, and refers readers to helpful materials by [Davies (2009)](file:///C:\Users\fberman\Documents\-%20HomeWork\-%20OVW\Deliverables\Davies%20(2009) and other practitioners.

[Davies' (2009)](file:///C:\Users\fberman\Documents\-%20HomeWork\-%20OVW\-%20Topical%20Write-Ups\Davies%20(2009) emphasis on the importance of taking a comprehensive approach to safety planning, and including strategies to "address basic human needs for income, housing, health care, food, child care, and education for the children," in addition to the more obvious focus on "reducing the risk of physical violence and other harm caused by an abusive partner" exemplifies an important difference between the OVW TH grant program and HUD's Rapid Rehousing (RRH) program:

Whereas the [HUD Rapid Rehousing Brief](https://www.hudexchange.info/resources/documents/Rapid-Re-Housing-Brief.pdf) states that, "rapid re-housing is not designed to comprehensively address all of a recipient’s service needs or their poverty," but instead, "solves the immediate crisis of homelessness, while connecting [participants] with appropriate community resources to address other service needs," the OVW [TH grant enabling statute](https://www.law.cornell.edu/uscode/text/42/13975) and [annual solicitation for proposals](https://www.justice.gov/ovw/file/800641/download) explicitly list as a program purpose -- and allow the use of grant funds for -- supporting survivors in "secur[ing] employment, including obtaining employment counseling, occupational training, job retention counseling, and counseling concerning re-entry in to the workforce ... by providing [participants] with services, such as transportation, counseling, child care services, case management, and other assistance."

Many survivors are concerned about the continued threat that their abusive (ex-)partner poses to their safety and wellbeing, and to the wellbeing of family members, and they may want to avoid contact with him, or at a minimum, restrict contact to court-mandated exchanges of custody and other "necessary" interactions. The narrative includes a discussion about the potentially beneficial and potentially inflammatory role of ***restraining orders/orders of protection***.

Such instruments can be used to put the weight of the court behind an order to the abusive person to stop hurting or threatening the survivor, her children, and certain related parties. In most states, a restraining order/order of protection can also direct the abusive person to stay away from the survivor, her home, her workplace, etc., or to prohibit the abusive person from making contact with the survivor.

Although judgments about the seriousness of an abusive situation (e.g., by a state welfare official, by a hearing officer ruling on custody) are sometimes based on whether the victim has sought a restraining order / order of protection, and although failure to obtain such a court order is sometimes mistakenly viewed as indicating the absence of a serious problem, survivors may be wary of violent retaliation by their (ex-)partner in response to such a court order. The survivor should be seen as the best judge of her (ex-)partner's behavior, and, therefore, the person in the best position to anticipate whether a restraining order will be effective in keeping him away, or will enrage him and drive him to retaliate and escalate the violence.

The narrative cites and links to the [WomensLaw.org webpage on restraining orders](http://www.womenslaw.org/laws_state_type.php?statelaw_name=Restraining%20Orders&state_code=GE), which presents general information about orders of protection/restraining orders, as well as information about each state's distinct laws governing such instruments. Importantly, the [Full Faith and Credit (FFC) provision of VAWA](http://www.bwjp.org/our-work/projects/protection-orders.html) requires that protection orders issued in one jurisdiction must be recognized and enforced in other jurisdictions.

Next, the Chapter 9 narrative discusses some ***assessment instruments for measuring the risk of danger or lethality***. The most well know instrument, the ***Danger Assessment*** developed and refined by Dr. Jacqueline Campbell, was mentioned by a couple of providers as a possible adjunct to the standard needs assessment instrument used by Continuums of Care (CoCs) to prioritize homeless individuals and families for assistance.

As reported by a number of providers who also receive HUD funding, the current process for prioritizing people for CoC assistance does not assess for danger or lethality, and typically assigns domestic violence survivors a low priority for assistance, as compared, for example, to chronically homeless persons.

Reviews of these tools indicate that their predictive accuracy varies, particularly with respect to the potential for lethality, but their use has been cited in supporting better understanding and closer cooperation between law enforcement, health providers, and victim services providers in addressing the risks posed by domestic violence. A federally funded analysis of danger/lethality assessment instruments by [Websdale & Dedolph (2000)](http://vawnet.org/material/lethality-assessment-tools-critical-analysis) concluded that,

*"In spite of all these difficulties it is clear that while these instruments are not efficient lethality screens, they are powerful dangerousness indicators. For this reason they can be tremendously useful to the domestic violence movement in combating domestic violence, developing more effective safety plans, listening to battered women more carefully, and reducing the incidence of serious injury, and, in some cases, death. . . . No instrument, however thorough, however seemingly in-tune with research findings, should form the exclusive basis for safety planning for victims. . . . Risk assessment scores should not substitute for listening to battered women and learning about the complexities of their personal lives and broader social circumstances. . . . [These] instruments expose players like police officers to issues that they may not otherwise consider or have been trained to think through. They may also provide a touchstone for victims themselves as they seek to strategize about their futures and those of their children."*

As phones, tablets, computers, and social media become a more integral part of our lives, it is increasingly important to understand how their improper or inadequately safeguarded use can exacerbate a survivor's risks. The chapter 9 narrative therefor includes an annotated listing of the extensive reference materials developed by the NNEDV on the ***safe use of technology***. Listings address:

* + trainings and resources for providers on program use of technology, assistive technology for Deaf survivors and survivors with disabilities, data collection/storage, etc.
  + resources for survivors on safe use of phones, tablets, internet browsers, etc.
  + advice about counseling survivors who will be referred into mainstream homeless services system about their right to withhold permission to enter or share personally identifying information in the HMIS.

This portion of the Chapter 9 narrative concludes with a ***listing of safety-related resources***, followed by provider comments on the challenges and approaches to safety planning and enhancing survivor safety.

Next, the chapter 9 narrative discusses the challenges and approaches to supporting participants in ***building linkages and becoming (re-)integrated in their communities***. The discussion begins with a review of the literature on the importance of social networks -- that is, the people and organizations that survivors are connected to, and that are central to the roles and relationships that add meaning to their lives. Especially for a member of a cultural or linguistic minority that is not fully integrated into the larger community, affiliation with her network can be critical to a survivor's sense of identity, and separation from that network may leave her bereft of essential ties and purpose.

At its best, a social network can play a key role in supporting a member's wellbeing; in reducing the severity of PTSD and risk of psychological distress after she has experienced trauma; in increasing her access to resources; and in countering the efforts of her abusive partner to isolate her.

In other cases, affiliation with her network may come at a cost, if the survivor's community condones or chooses to ignore her partner's use of violence and abusive power. If she is contemplating leaving her abusive partner, members of her community can be sources of unwanted pressure to remain in or return to that situation, or can ally with her abusive partner to try to prevent her from leaving.

Ironically, in the interest of protecting a victim from her abusive partner, and providing a respite from the violence, programs may isolate a survivor from the social network that contributes to her sense of self-worth and wellbeing, potentially doing more harm than good. Likewise, a program that re-directs a survivor's help-seeking and encourages reliance on formal supports (e.g., therapists), may be counterproductive in the longer term, if access to formal supports comes at the expense of the survivor's ties to her informal supports, since relationships with formal supports are more circumscribed and less enduring than community connections, and may require ongoing payment or insurance coverage, which a survivor may not have.

A survivor faces difficult choices and tradeoffs, if leaving an abusive relationship also means leaving behind the community and social network that have been such an important part of her life. On the one hand, preserving the roles and relationships that have enriched her life may come at the cost of ongoing vulnerability to violence; on the other hand, in separating from her community, in order to gain safety from her abusive partner, a survivor may risk social isolation, instability, and even homelessness. As [Melbin, Smyth, & Marcus (2014)](http://fullframeinitiative.org/how-do-survivors-define-success-report-recommendations/) note, "leaving and separation often create new, additional problems."

The portion of the Chapter 9 narrative on community integration concludes with a brief discussion about the challenges a survivor faces when she decides to make a life for herself in a new community. It takes an investment of energy to become part of a new community. For some survivors, that process may be liberating and therapeutic; for other survivors, it could be draining and anxiety-provoking. Depending on their personalities and life experience, survivors might do well at building new relationships, or they might have misgivings about the process, and might feel unable to trust people they don't know.

The narrative is followed by providers' comments about the strategies they pursue in helping survivors address the challenge of becoming integrated into a new community.

Chapter 9 all-but-concludes with a discussion and provider comments about ***follow-up services*** for survivors who have "exited" a transitional housing program, or whose rental assistance in a transition-in-place program has ended, but who are still interested in services. The nature of follow-up support and the level of survivor participation in such services vary dramatically across programs.

OVW ***requires*** TH grantees to ***make available to participants a minimum of three months of follow-up services*** after their time in the TH program has ended. The [2015 solicitation for proposals](http://www.justice.gov/sites/default/files/ovw/pages/attachments/2015/01/14/th-solicitation-finalv2.pdf) states that “Follow-up services should be limited to: advocacy, support groups, case management, minimal financial assistance (e.g., security deposit, first month’s rent, or childcare) when a survivor is establishing permanent housing.”

By way of comparison, HUD's CoC and ESG TH and RRH program regulations ***allow, but do not require providers to offer follow-up services after financial assistance has ended***. Specifically

* CoC-funded TH programs may provide ***up to six months of post-placement follow-up*** services for participants who exit their program and move to permanent housing;
* CoC-funded RRH programs may provide ***up to six months of follow-up supportive services*** after rental assistance has terminated.
* The [ESG Interim Rule](https://www.hudexchange.info/resources/documents/HEARTH_ESGInterimRule&ConPlanConformingAmendments.pdf) limits the duration of "Housing Stability Case Management" services to no more than 24 months while the participant is living in permanent housing, but since ESG-funded rental assistance rarely lasts for 24 months, that leaves additional time for follow-up support.

As noted in other chapters, written standards governing the amount, duration, and scope of services -- which entities administering HUD grants are required to develop and implement -- could also reduce the maximum duration of such follow-up services.

Many of the providers we interviewed indicated that they offer follow-up services far beyond the OVW-required three month minimum. A few full-service providers described their agency as having an "open door policy," so that non-residential services -- counseling, participation in support groups, help with benefits, information and referrals, etc. -- are available whenever a survivor needs them, for as long after they leave the transitional program as they want. Other providers said that they offer just the required three months of follow-up services, or six months, or one year. Several providers said that they occasionally hear from former participants for up to two or three years after they exit the program.

Some survivors may continue to return to the agency to participate in support group meetings, or to have coffee with staff. In other cases, follow up is limited to telephone calls or emails, often because of challenging travel and time logistics. For participants who move far away or out of state when they exit a TH program, the best option for follow-up help may be a "warm referral" to connect the survivor with agencies that they can call on if and when they need support in their new communities.

Provider-reported levels of participant engagement in follow-up services varied widely, from "less than 10%" to "at least two-thirds" of survivors who have exited their program. Providers agreed that regardless of how often program alumni choose to access follow-up services, it is important to make such services available, so that those who need the support can access it. Several providers mentioned that former participants primarily get back in touch with the program only when they need something -- an answer to a question, help filing taxes, help finding new childcare or a new job, transportation, translation help, or advocacy -- especially if the need feels like a crisis. Others get back in touch to chat or to ask advice.

Still other alumni may feel ready to put the past behind them and move on with their lives, once they have housing, and choose not to stay in contact with program staff, perhaps, as one provider suggested, because periodic check-ins feel too much like being "accountable to the Man" or like "probation." A couple of providers mentioned that incentives, like financial assistance or, more often, free household supplies or other low-budget or donated items, help sustain participation in follow-up activities.

Some providers regularly reach out and call to check in with former participants to see how things are going with housing, employment, or anything else the survivor wants to talk about. Some providers leave it up to former participants to reach out for assistance if they want it. Some providers expressed concern about attempting to contact past participants, lest they put the survivor at risk if the call or letter or email is intercepted by an abusive (ex-)partner who is back in the picture. One provider stated that before a participant leaves the program, staff asks for the contact information for an older relative who will be safe to call (i.e., to avoid accidentally contacting the abusive (ex-)partner); such older relatives are also likely to have more stable contact information than young survivors, especially those with erratic incomes, who periodically get new phone service when they defaults on payments.

Chapter 9 concludes with an extensive set of provider comments about follow-up services, followed by a smaller set of comments about provider challenges and approaches to serving ***rural and more isolated areas***.

Chapter 10 focuses on the challenges and approaches to supporting survivors in securing housing, addressing survivors' income and employment-related needs, identifying education and training opportunities, accessing childcare and transportation, repairing credit problems, addressing immigration and other legal issues, and supporting survivors in strengthening their financial management and other independent living skills.

Following an overview of the challenges attendant to a housing search, the Chapter 10 narrative looks at similarities and differences in the programmatic context for the housing search process in "traditional" TH programs vs. OVW and HUD-funded transition-in-place programs:

***In a "Traditional" Transitional Housing (TH) program,*** the participant is staying in temporary program housing owned or leased by the provider while they undertake their housing search. The timeframe for addressing housing and employment barriers depends on the duration of assistance. The housing search takes place while the survivor is in the program, and must successfully conclude before the participant reaches the maximum stay limit.

* Depending on the housing market and the participant's needs and barriers, the housing search may start as soon as they enter the program, or it may not get underway in earnest until the participant has had some time to heal and/or address other important priorities and/or key housing barriers.
* Such programs typically take a more holistic, survivor-centered focus, rather than simply concentrating on housing and income. Survivors may not even aspire to independent housing, and may be using their stay to address other priorities and to prepare for a safer return to the relationship they fled.
* Completing the program means moving out of the temporary housing. The destination may be permanent housing, shared housing with family or friends, shared housing with the abusive partner, or another program. The timeframe for completion depends on the source of funding: with OVW funding, the stay could be as long as two years; if HUD funding is involved, it could be as short as 6-12 months.

***An OVW-funded Transition-in-Place program*** could either lease units on behalf of participants, and, subject to the consent of the landlord, allow participants to take over the lease as they attain financial and emotional readiness; or they can require the participant to find housing where the landlord is willing to put them on the lease from the outset, with the understanding that the program will provide time-limited rental assistance.

In either case, the housing search is over by the time the participant begins the program; the participant's primary housing-related responsibility while in the program is to secure an income that will be adequate to sustain the housing after program assistance ends, and to address any housing barriers that might keep the landlord from renewing the lease or transferring it from the provider to the survivor. The longer the program timeframe, and the richer the mix of services, the more support the program can offer and the more issues the survivor can take the time to address.

* If the participant leases the housing, there is a higher threshold of entry: the participant's "credentials" must be good enough to earn a landlord's willingness to put her on a lease. Because the tenancy will be temporarily supported with rental assistance, the landlord may be flexible about the adequacy of her income. However, survivors with serious barriers -- outstanding rent or utility arrearages, a history of evictions, a record of criminal violations -- may not be able to participate in the program until they address enough of their barriers to be able to convince a landlord to offer them a lease.
* If the provider leases the housing, the program can have a lower threshold, and serve survivors with weaker tenancy credentials and income prospects. The participant must adequately address her housing barriers within the program timeframe, so that the landlord will be willing to put the lease in her name.

***In a Transition-in-Place program with HUD RRH funding,*** the survivor must be able to find housing where a landlord is willing to put them on the lease, with the understanding that the program will provide time-limited rental assistance. If the survivor cannot find such housing, they cannot participate in the program.

The housing search is over by the time the participant begins the program; the participant's primary housing-related responsibility while in the program is to develop an income that will be adequate to sustain the housing after program assistance ends, and to address any housing barriers that might keep the landlord from renewing the lease. Given HUD's "just enough assistance" approach to Rapid Rehousing, the survivor probably needs to restrict their focus while in the program to income and other matters that are directly related to their ability to sustain the housing.

* The requirement that the participant be able to lease the housing from the outset establishes this as a higher threshold program. If this is a CoC RRH grant-funded program the landlord must offer the participant a full-year lease. Landlord willingness to make such a commitment may depend on the tenancy credentials of the survivor, so we are probably talking about an even higher threshold of entry. Because the tenancy will be temporarily supported with rental assistance, the landlord may be flexible about the adequacy of her income, although the flexibility may be related to the duration of assistance.

The Chapter 10 narrative also looks at the larger context in which survivors are assisted in finding housing or in taking the necessary steps to stabilize their income, so they can hold on to that housing:

Although providers try to offer respite after the violence and abuse that survivors have fled, and to create space for healing, the reality is that the need to address housing and income pushes survivors to make major decisions about where and how they want to live, and how they will support themselves and their family sooner than they may be ready, and to make sufficient progress in overcoming obstacles to realizing that future, or else face extended homelessness or an unwanted return to the situation they fled.

Those pressures have only intensified in recent years as access to affordable housing or housing subsidies has tightened, and as the disparity between wages and housing costs and other costs of living has grown wider.

Particularly in programs that also receive HUD funds and that face sharper constraints on the duration of services/length-of-stay, survivors don't have the "luxury" of addressing their challenges one-at-a-time, because barriers in one area affect the ability to make progress in other areas. For example, a survivor's income determines her ability to resolve outstanding debt and credit problems that stand in the way of housing, and what she can afford to pay for housing. Success finding and sustaining a job that could help address credit and debt issues and make housing sustainable may depend on overcoming barriers to child care or transportation, immigration status, or resolution of harassment by her (ex-)partner.

Especially in projects that lease housing or provide rental assistance to survivors, the cost and duration of housing assistance determines the number of survivors a program can serve. The lower the threshold for entry, that is, the more substantial survivors' barriers to income and housing sustainability, the more time they need in the program, the higher the cost per client, and so, the fewer survivors the program can serve.

As more and more TH programs adopt a transition-in-place model utilizing scattered site, participant-leased apartments, ***the ability of survivors to find and lease housing is increasingly becoming a prerequisite for program participation, essentially raising the threshold for entry to a level that excludes survivors with serious income and housing-related barriers***. Summary data from OVW TH Semiannual Reports covering the two-year period from 7/1/2012 through 6/30/2014 show that scattered site, participant-leased units now account for nearly two-thirds of the entire housing stock in the OVW TH grant program, and constitute 90% of the housing stock added during that two-year period. Those statistics don't even count program units funded through a HUD RRH program, but serviced by OVW grant-funded staff.

As documented in the National Low Income Housing Coalition's annual Out of Reach report, the disparity between wages and housing costs is huge and widening every year. Oftentimes, the kinds of jobs that survivors can get don't come close to covering those costs. At the same time, in increasingly competitive housing markets, landlords can demand stronger credentials, like monthly incomes greater than or equal to three times the amount of the rent.

Although the 2005 and 2013 VAWA Reauthorizations strengthened and added protections for survivors holding or seeking tenancies in federal public or subsidized housing, -- like the ability to bifurcate a lease and remove the abusive partner from the tenancy -- competition for housing subsidies and subsidized housing is intense; it can take years from the time survivors put their names on a waiting list before they rise to the top.

Programs that utilize HUD funds (for services or housing) must comply with federal "Housing Quality Standards," which are typically more rigorous than local housing code requirements, and which pose an additional, and sometimes substantial challenge to completing a successful housing search in a rural area, according to some of the providers we interviewed. Likewise, the ability of HUD-funded programs to provide rental assistance is limited by HUD-calculated "Fair Market Rent (FMR)" standards and by its more flexible "reasonable rent" requirement. Although in some competitive markets, where affordable housing is in short supply, it might be easier to successfully complete a housing search if HUD's payment standards were more generous, the reality is that many program participants would not be able to sustain such more expensive housing, once the temporary rental assistance ended.

Drawing from provider comments and from some of the listed resources, the Chapter 10 narrative discusses challenges facing survivors and their advocates in accessing housing, and identifies some of the approaches taken and specific types of support provided to facilitate a successful housing search. Interested readers can refer to the report for an enumeration of the challenges, many of which have already been mentioned elsewhere in this presentation. Some of the strategies providers use to overcome those challenges include:

* Cultivating relationships with landlords and to promote landlord awareness of the advantages of leasing to agency clients, for example, the agency's track record of ensuring timely rent payments and promptly addressing problems that arise;
* Supporting participants in resolving credit/debt issues (e.g., by helping them negotiate manageable payment plans or debt forgiveness; by advocating to clear erroneous entries from their record, or to remove issues caused by the abusive partner); and in developing a narrative for prospective landlords or employers to address any concerns about remaining "blemishes" in their record;
* Helping participants with their job search process, or connect them with organizations that specialize in employment services;
* Connecting immigrant survivors with advocates that can help them navigate the process of applying for a special T-Visa, U-Visa, or VAWA self-application;
* Helping participants figure out their housing-related priorities and their housing budget; helping them research and visit communities where they might want to live, so they can make informed decisions about where to look for housing; helping them explore sources of below market rate housing and complete applications for affordable housing and housing subsidies; and helping them understand housing market realities and tradeoffs, so they'll be prepared for the hard choices they're likely to face;
* Helping participants understand their rights and responsibilities as tenants, and how to assert those rights and comply with those responsibilities; and
* Advocating with prospective landlords on behalf of participants, for example, to encourage them to waive customary tenancy requirements or to install security enhancements.

A small number of programs with access to additional resources are able to leverage tenancies by guaranteeing the rent payment or payment for damages or losses due to a tenant's early departure, or by offering to pay for minor repairs that could help an apartment meet HUD Housing Quality Standards.

The section on housing search concludes with an annotated listing of diverse housing search-related resources, followed by two extensive sets of provider comments: the first addresses housing-related challenges, and the second addresses provider approaches and strategies for meeting those challenges.

The Chapter 10 narrative continues with a survey of some of the research about the nexus of poverty and domestic violence, setting the stage for the discussions, resource listings, and provider comments that follow, addressing challenges and program strategies for helping survivors pursue their educational goals, enhance their employability, and increase their incomes.

The narrative describes the all-too-frequent intersection of intimate partner violence (IPV) and poverty, especially chronic poverty. Data from the 2010 National Intimate Partner Sexual Violence Survey illustrates the relationship between income and violence: The 12-month prevalence of IPV increased from 2.8% for women from households with annual incomes over $50,000 to 5.9% for women with annual incomes between $25,000 and $50,000, to 9.7% for women with annual incomes under $25,000.

Observing how financial dependence creates conditions that are ripe for exploitation by an abusive partner, and how perpetrators deny access to resources as a way of sustaining their power and control and perpetuating dependence, Goodman et al. (2005) concluded that access to resources is a source of power in a relationship, and Davies (2009) asserted that, “To be safe, victims need to be free from the violence and control of their partners, but they must also be able to meet their basic human needs.”

This link between income and safety harkens back to an important difference between the OVW TH program, which supports and encourages participants in developing income and learning financial management skills, and the HUD RRH program which focuses on the immediate housing crisis, but not the poverty that may have contributed to that crisis. The aforementioned research linking poverty and violence suggests that a Rapid Rehousing program that places survivors in housing they are unlikely to be able to financially sustain, leaves them vulnerable to further victimization by the people they may feel the need to turn to for financial support. It is important to note that it is ***not*** the transition-in-place approach that creates that vulnerability, but rather the inability to address the underlying poverty within the time and resource limitations of the RRH format.

In addition to oftentimes starting with the disadvantage of a poor or incomplete education and a weak employment history (if they were allowed to work at all), survivors enter transitional housing still suffering the after-effects of chronic exposure to violence and abuse (e.g., depression, PTSD, physical ailments), which, if they are employed, may hamper their performance, and leave them vulnerable to being re-triggered by the kinds of workplace stresses typically experienced in low wage, low status jobs.

Most survivors need to work in order to be able to contribute to their housing or other costs, although some are able to return to school or participate in training, with the help of scholarships or loans and while their housing costs are subsidized by the TH program. The logistics of attending education or training and/or maintaining employment are often greatly complicated by childcare- and transportation-related challenges (e.g., finding a decent provider with available slots, paying for the childcare or accessing subsidies, navigating child pick-up and drop-off, especially if the survivor has an entry level job with a typically inflexible work schedule and/or depends on public transit or an unreliable car). As if these challenges weren't enough, her efforts to attend school or training or hold a job may be targeted for sabotage by the survivor's (ex-)partner.

Undocumented immigrant survivors, who may not have been allowed to attend English language classes, and who are not legally permitted to work (even while their application for a special Visa is pending) can face an even greater challenge trying to escape financial dependence. Their only option is self-employment, that is, starting their own business, which takes energy and self-confidence, start-up resources -- and some English literacy -- any of which could be in short supply in the aftermath of fleeing an abusive relationship.

Following a discussion about some of these barriers, the Chapter 10 narrative focuses on the available options, and presents annotated listings of resources for assisting survivors in accessing education, training, and employment, including sources of scholarships assistance for vocational training and higher education; information about certificate programs as an alternative to college; sources of support for thinking through job and career choices; sources of assistance for conducting a job search; entrepreneurial options for survivors who lack the immigrant status to legally work for an employer; strategies and resources for helping survivors with criminal records that might stand in the way of employment (and housing); strategies and resources for supporting survivors who are at risk of workplace harassment by their (ex-)partner; and survivors' legal rights and resources for addressing workplace discrimination against victims of violence.

The last section of Chapter 10 addresses challenges and approaches -- and resources that can be leveraged -- to support survivors in achieving financial stability, self-determination, and agency. The discussion begins with a survey of the mechanisms of financial abuse, including:

* + preventing victims from holding employment;
  + preventing victims from controlling / managing resources they contribute to relationship;
  + depleting / destroying victim’s assets, and preventing them from acquiring new assets;
  + ruining the credit and reputation of the victim by incurring debt or committing fraud in their name, or coercing the victim to act in ways that ruin her credit or reputation;
  + committing income tax fraud (e.g., fraudulently claiming a dependent)

The narrative cites and provides a link to [Plunkett & Sussman's (2011)](https://crdvsi.files.wordpress.com/2012/04/consumerrightsscreeningtool-9-11.pdf) ***Consumer Rights Screening Tool for Domestic Violence Advocates and Lawyers*** which can help advocates assess:

* Whether a survivor may have been coerced into signing a lease or other contract, putting utility or other bills or a loan in her name, incurring debts or making purchases in her name, or committing fraud;
* The extent of financial control exercised by the abusive partner: (a) control over access to financial information and statements, (b) control over spending decisions, and/or (c) control over day-to-day access to money or credit with which to meet ongoing expenses;
* The extent to which credit problems attributed to the survivor -- result in actual or pending eviction or foreclosure, utilities shutoff, loss of telephone service, re-possession of a car, bank/credit card overdraft, and/or unpaid taxes or debts -- were, in fact, caused by the abusive partner;
* The abusive partner's use of threats or intimidating behavior, or other reasons the survivor might fear retaliation, if she attempts to address these instances of financial abuse, or defies the abusive partner's demands or expectations.

The narrative also describes and provides links to

* the ***WomensLaw.org Financial Abuse webpage***, which contains extensive information and resource links explaining financial abuse and options a survivor might have for addressing identity theft, and for covering the medical costs, court fees, property damage, and other costs incurred as a result of abuse.
* online trainings sponsored by the ***Center for Survivor Agency and Justice*** on tax advocacy and its importance.

Following the discussion on financial abuse, the narrative identifies and provides links to key websites providing information and access to mainstream benefits addressing income, health care access, nutrition, disability, compensation for military service-related issues, education and employment opportunities, child-related needs, etc. Although many of these benefits are federally defined and funded, they are administered by state and county agencies, so the application process varies from state-to-state, and, in many cases, the eligibility requirements and benefits levels likewise vary.

The narrative provides a link to the National Immigration Law Center fact sheet on ***Public Charge***, which explains which benefits non-citizens can access without adversely impacting their future application for citizenship. The narrative also provides links explaining the process for applying for a T-Visa, a U-Visa, or a VAWA self-petition.

The narrative also contains links to alternative sources of information about accessing veterans' benefits, including disability-related benefits and help addressing military sexual trauma.

As discussed at length in Chapter 11, early childhood exposure to violence can adversely impact a child's development, and so the narrative describes and contains extensive links to early childhood resources.

The discussion about mainstream benefits concludes with information about and links to sources of financial assistance with the various costs survivors may incur in fleeing violence and moving ahead with new housing, employment, education, and related costs.

The narrative then turns to the topic of financial literacy and financial empowerment. As the NNEDV frames it in one of their FAQ documents, "Victims stay because they are made to think they cannot survive on their own, financially or otherwise. Often abusers create a financial situation that makes leaving nearly impossible."

It is with good reason, then, that the [OVW's annual TH grant proposal solicitation](http://www.justice.gov/sites/default/files/ovw/pages/attachments/2015/01/14/th-solicitation-finalv2.pdf) encourages applicants to suggest "projects that promote economic independence and financial empowerment strategies for survivors."

The remaining chapter 10 narrative addresses two component strategies for promoting such empowerment:

* Strengthening financial literacy -- the ability to create and manage a budget; to understand and use the information on bank, credit card, and loan statements; and to successfully manage one's finances.
* Advocacy and legal support to help free the survivor from the mechanisms of financial abuse used by the perpetrator to disempower her, and to address debt- and credit-related barriers to housing, employment, obtaining utility services, opening a bank account, obtaining credit, etc.

Just about every provider interviewed cited bad credit and/or unpaid debts as one of the key barriers facing survivors trying to rebuild their lives. Without help, bad debt and ruined credit can be an impossible hole to climb out of. Many of the providers we spoke with provide individualized assistance in addressing credit or debt problems, or having an MOU agreement with a financial services provider that can offer such assistance.

Even if a survivor doesn't have credit or debt problems, unless she has strong budgeting skills, she may not be prepared for the daunting challenge of managing her household -- planning for and meeting her expenses -- on the kind of inadequate income that so many survivors with limited employability have to make do with.

A number of providers noted how it was not uncommon for the women they serve to have moved from their parents' home into the home of an abusive partner who was in total control of the household finances. Many of these survivors, therefore, had little or no experience with budgeting and money management.

Most providers that have a way to bring participants together for group activities offer economic empowerment or financial fitness classes or workshops, providing information about maintaining a bank account; understanding account statements; balancing a checkbook; planning for timely payment of rent, utility, phone, and credit card bills; shopping prudently (e.g., comparing prices, using coupons, avoiding impulse buying, etc.) and making difficult spending choices (e.g., about what they can afford to buy for their children or themselves). In addition, just about every provider we interviewed offers, or makes referrals for, individualized assistance with budgeting, credit and debt repair, developing a savings strategy, etc.

Since participation in group or individual sessions devoted to financial literacy -- like all other services -- is voluntary, providers try to make them engaging; try to come up with workshop titles that will attract interest, feel relevant, and avoid implying that participants are deficient; and offer food or other enticements.

Providers whose scattered site programs do not lend themselves to group activities described their efforts to offer individualized assistance with financial literacy and resolution of debt and credit issues, or to refer participants to other community organizations (MOU partners and others) that can offer such services; however, their comments suggest that the extent to which these topics are addressed varies across programs.

By far, the most frequently mentioned financial literacy curricula was the [Allstate Foundation/NNEDV Moving Ahead through Financial Management curriculum](http://www.clicktoempower.org/), available in both a [five-part downloadable written version](http://www.clicktoempower.org/financial-tools/curriculum-download) and a [12-part online audiovisual version](http://www.clicktoempower.org/financial-tools/online-financial-curriculum), which the narrative describes and provides links to.

The narrative also provides links to

* Information developed by the NNEDV and the Social Security Administration about changing identity and/or Social Security Number;
* Resources developed by the National Consumer Law Center (NCLC) and Center for Survivor Agency and Justice on addressing debts, including options for dealing with debt collectors, addressing credit problems, considering bankruptcy, and preventing and addressing utility shutoffs.

Two other strategies for supporting financial empowerment that were cited by providers are [Individual Development Accounts (IDAs)](http://www.occ.gov/topics/community-affairs/publications/fact-sheets/fact-sheet-individual-development-accounts.pdf) and [micro-lending](https://en.wikipedia.org/wiki/Microcredit) programs. The narrative contains information and links to resources for interested providers.

Of course, without an income, there are no finances to manage, there is no money to save, it is impossible to build credit, and ultimately, it is not possible to obtain independent housing. So it is not surprising that a number of providers reported that the more discouraged participants feel about their ability to earn an adequate income, the less interest they show in financial literacy programming. Addressing income, therefore, is a component of every program.

In addition to group and/or individualized programming on financial literacy, most providers offer group and/or individualized support on other life skills, including goal and priority setting; tenancy rights, responsibilities, and skills; household management; conflict and anger management; nutrition and healthy eating on a budget; etc. One program mentioned workshops on car repair. (Many programs also offer group and/or individualized support around parenting challenges; these are discussed in Chapter 11 ("Trauma-Specific and Trauma-Informed Services for Survivors and Their Children").

As is the case with programming pertaining to financial literacy, providers cited the importance of making the programming attractive and pertinent to prospective participants, given the voluntary services approach.

Chapter 10 concludes with two sets of provider comments: one addressing the challenges of helping program participants in accessing mainstream benefits, and the other describing provider approaches and experience offering workshops and training in financial management and other life skills.

Thank you for taking the time to attend this presentation. We encourage you to return to the project website where all of the webinars, the 12 chapters of the report, the podcasts, and the broadsides can be found.