



Welfare Peer TA Network Webinar

Economic Security for Survivors of Domestic Violence

Thursday, February 16, 2012 ❖ 1:30 – 3:00 p.m. Eastern Time

Presenters:

- ◆ MaryLouise Kelley, Family and Youth Services Bureau, Administration for Children and Families ◆
 - ◆ Ilene Stohl, Washington State Coalition Against Domestic Violence ◆
 - ◆ Kim Pentico, National Network to End Domestic Violence ◆

Anne Menard, Facilitator, National Resource Center on Domestic Violence

Lisa Washington-Thomas, Moderator, Office of Family Assistance,
Administration for Children and Families

Welcome! The session will start momentarily.



Welfare Peer TA Network Webinar

Webinar Learning Objectives:

- To give TANF agencies an overview of the relationship between economic security and the empowerment of survivors of domestic violence.
- To provide an outline of successful asset building models geared toward survivors of domestic violence.
- To raise awareness of how programs and partnerships are empowering survivors of domestic violence and are providing resources that lead to economic self-sufficiency.
- To encourage collaboration between TANF agencies, the domestic violence community and asset building programs.



Welfare Peer TA Network Webinar

Agenda:

- | | |
|------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1:30 – 1:35 p.m. | Welcome and Webinar Logistics (MaryLouise Kelley, Family Violence Prevention and Services Program, Family and Youth Services Bureau; Lisa Washington-Thomas, Welfare Peer TA Network, Office of Family Assistance) |
| 1:35 – 1:45 p.m. | Overview and Presenter Introduction (Anne Menard, National Resource Center on Domestic Violence) |
| 1:45 – 2:05 p.m. | Ilene Stohl, Washington State Coalition Against Domestic Violence |
| 2:05 – 2:25 p.m. | Kim Pentico, National Network to End Domestic Violence |
| 2:25 – 2:35 p.m. | Discussion (Anne Menard, Ilene Stohl, and Kim Pentico) |
| 2:35 – 2:50 p.m. | Question and Answer Session (Lisa Washington-Thomas and Anne Menard) |
| 2:50 – 3:00 p.m. | Webinar Poll (Welfare Peer TA Team) |
| 3:00 p.m. | Closing Remarks (Lisa Washington-Thomas) |



Welfare Peer TA Network Webinar

How Do I Ask a Question?

Microsoft Office Live Meeting - livemeeting.com - NHMRC July Webinar Practice Session

Attendees (1) Voice & Video **Q&A** Meeting

Type your question here. Ask

No questions have been answered yet.

1. Click on the word "Q&A"

2. Type your question in the top box

3. Click on the word "Ask" to submit your question

Fit to Page 100%



Economic Security for Survivors of Domestic Violence

Peer TA Webinar
February 16, 2012



Economic Security for Survivors of Domestic Violence

PRESENTERS

Anne Menard, Executive Director

National Resource Center on Domestic Violence

Ilene Stohl, Economic Justice Program Coordinator

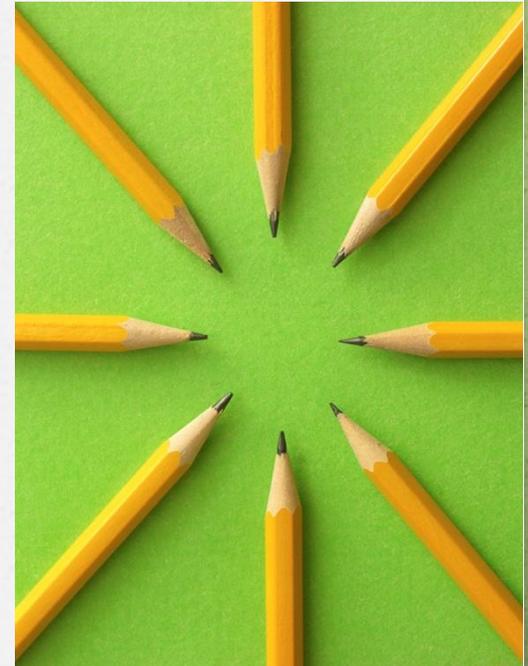
Washington State Coalition Against Domestic Violence

Kim Pentico, Economic Justice Specialist

National Network to End Domestic Violence

What We Will Cover

- ◆ Defining Terms
- ◆ Domestic Violence:
What's money got to do with it?
- ◆ TANF and Domestic Violence
- ◆ Building economic security for
domestic violence survivors:
Strategies and lessons learned



*When we say “domestic violence”,
what do we mean?*

A pattern of abuse and coercive behaviors, including physical, sexual, and psychological abuse as well as economic coercion, used against an intimate partner.

Domestic violence typically involves the use of a combination of tactics aimed at establishing control over an intimate partner.

Not just physical violence...

- ◆ stalking and threats to kidnap, kill, or otherwise harm family, friends, or property
- ◆ threats to commit suicide
- ◆ repeated use of degrading or coercive language
- ◆ controlling access to food or sleep and withholding access to money, credit cards, or medical care
- ◆ denying contact with friends or family

What We Know

- ◆ 1 in 4 women have been the victim of severe physical violence by an intimate partner in their lifetimes.
- ◆ Women are disproportionately affected by sexual violence, intimate partner violence, and stalking.

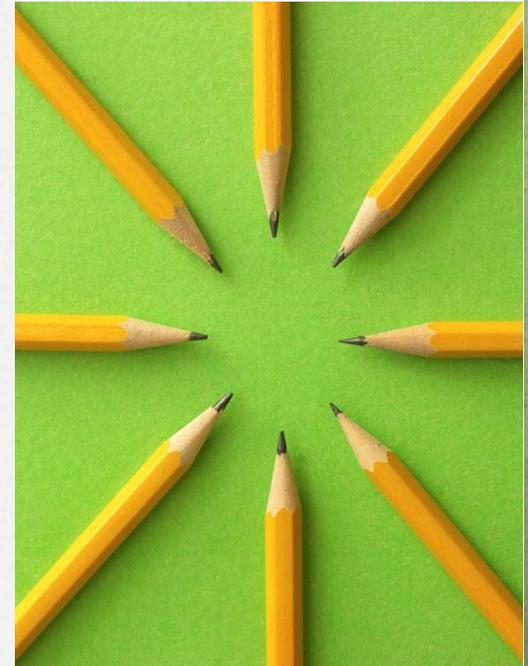
*National Intimate Partner and Sexual Violence Survey
Centers for Disease Control and Prevention (2012)
www.cdc.gov/violenceprevention/nisvs*

What We Know

Every day in the United States,
an average of women are killed by
a current or former intimate partner.

Bureau of Justice Statistics (2005)

Ilene Stohl
Washington State Coalition
Against Domestic Violence



What's
Money Got
To Do With
Domestic
Violence?



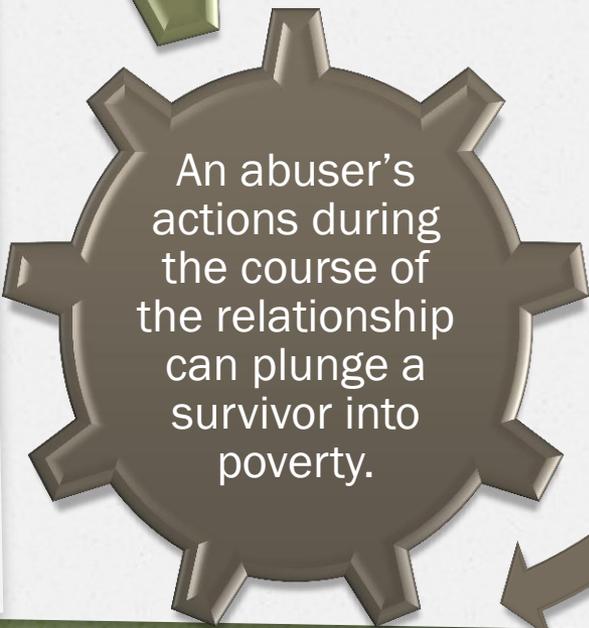
Money has
A LOT to do
with domestic
violence.



Leaving an
abusive
relationship can
leave a survivor
in an impossible
financial
situation.



Having limited
financial
resources is a
big risk factor
for DV.



An abuser's
actions during
the course of
the relationship
can plunge a
survivor into
poverty.



- This means that when you have fewer financial resources, you have fewer good choices for staying safe.
- An abuser is able to gain more control.
- Research shows the abuse is likely to last longer and result in more severe injuries.



However...

- This **does not** mean that those living in poverty are more violent.
- This also **does not** mean that those with plenty of financial resources are not at risk for experiencing abuse.



- Leaving is always one of the most dangerous times for survivors.
- For a survivor who was not living in poverty, leaving often plunges her into poverty because she will likely no longer have access to her previous financial resources.
- For a survivor already struggling or living in poverty, leaving can complicate her financial stability even more.

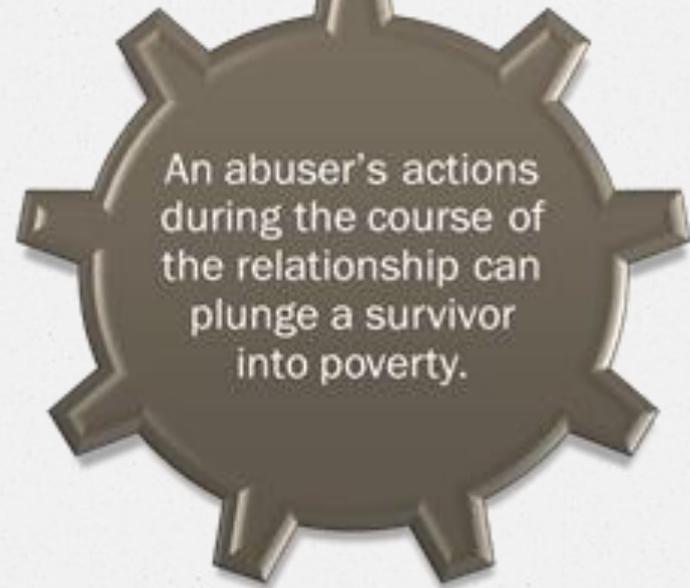


Leaving an abusive relationship can leave a survivor in an impossible financial situation.

- Abusers often use economics and finances as ways to control their partners.
- The tactics abusers use often set survivors up for financial ruin if they ever try to become financially independent from their abuser.

Some tactics include:

- Harassing victim at work
- Identity theft/ruining credit
- Not allowing victim to work and develop a job history and skills

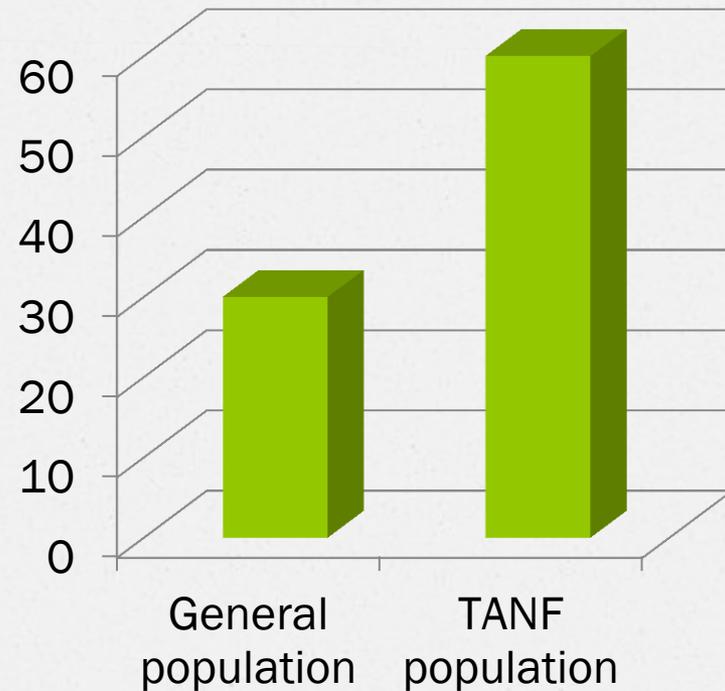


- Not allowing victim's name on the bank accounts
- Forcing victim to hand over paychecks
- Doing things to get victim evicted

Studies show that 60% of women receiving welfare have been victims of domestic violence

- 1/4 of women in the general population experience DV in their lifetime
- The prevalence among the TANF population is much higher.

% DV victims



NISVS (2012); Lyon, E. (2002). Welfare and Domestic Violence Against Women: Lessons from Research. NRC DV.

Why?

When Violence Occurs, What Are
The Options?

- o Call Law Enforcement
- o Leave
- o Fight Back
- o Divorce/Separate

Leaving

May Lose

- Job/Employment
- Housing
- Health Care
- Child Care
- Partner Income

Highest Risk of Injury or Violence

- Separating or Divorcing

For Women In Poverty, What are the Options?

- o Call Law Enforcement
- o Leave
- o Fight Back
- o Divorce/Separate

The Reality

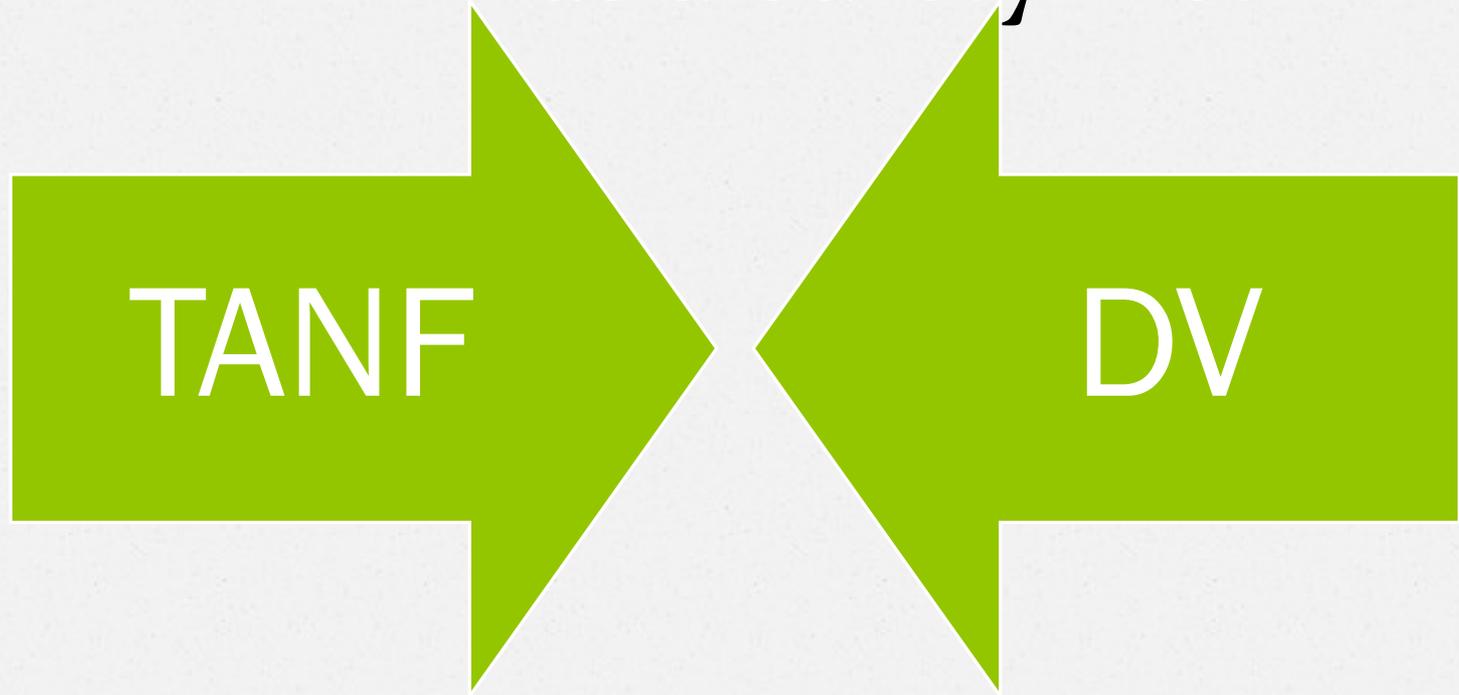
Poverty reduces options

- Doubling-up
- Shelter time limits

Access to resources increases safety

- Must help people before, during, and after

TANF as a Safety Net



The TANF program must take DV survivors into account with its policies, practices, and philosophies.

Family Violence Option

If a State adopts the FVO, they must:

Screen

- individuals receiving assistance for domestic violence while maintaining their confidentiality.

Refer

- such individuals to counseling and supportive services.

Waive

- requirements that make it more difficult for individuals to escape DV or unfairly penalize those who are or have been victimized, or individuals who are at risk of further domestic violence.

Flexibility by Design

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



How it Works in Washington State



Child Support



Job Search



Time Limits

Asset-Based Approaches for Serving Survivors of Domestic Violence

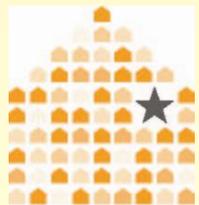
National Network to End Domestic Violence (NNEDV)

Kim Pentico
kpentico@nnedv.org



Building Assets

- ★ A useful or valuable quality, person, or thing; an advantage or resource
- ★ An asset is a resource controlled by the entity as a result of past events and from which future economic benefits are expected to flow to the entity
- ★ Rename
 - Mo-joe

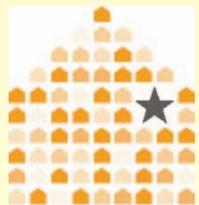


NNEDV



What We're Doing

- ★ Partnered with The Allstate Foundation since 2005
- ★ Address economic justice & financial empowerment
- ★ Through
 - Grant-Making
 - Financial Education
 - Training & Technical Assistance



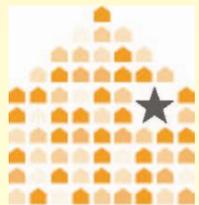
NNEDV



Grant Making

★ Moving Ahead Financial Empowerment Grant Program

- \$1,000,000 annual grant program
- 15 State DV grantees (\$25,000 - \$75,000)
 - Financial Literacy - required
 - Micro-Enterprise/Micro-Loan
 - Job Skills
 - IDA/Match Savings



NNEDV



Vermont Network

★ E.A.S.E.-E

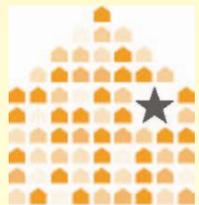
- Education and Support for Economic Empowerment

★ Vermont Works for Women partnership

- Job Skills

★ Credit Union partnership

- Match Savings, 2:1
- Micro-Loan, credit repair (\$10 monthly payment, 3:1 to pay debt)

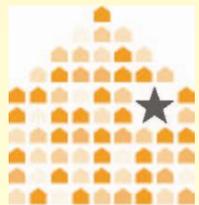


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Kentucky Coalition

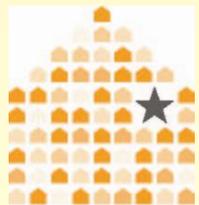
- ★ Financial Education
- ★ Traditional match IDA
- ★ Non-traditional match-savings
- ★ Micro-loan
 - Credit repair



NNEDV

Financial Education

- ★ Developed in partnership with The Allstate Foundation, a curriculum specific to the needs of survivors of domestic violence
 - Safety Planning
 - Budgeting
 - Credit
 - Loans
 - Long-Term Planning

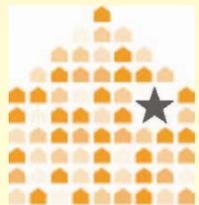


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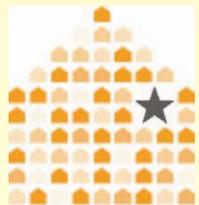
Safety Planning

- ★ What is Financial Abuse
 - Controlling how money is spent
 - Over-using credit
 - Forcing or not allowing to work
- ★ Explore how to set money aside safely
- ★ Pros/Cons to disclosure
- ★ Housing Search



What We Have Learned

- ★ Everybody has a learning curve
 - We are not born knowing this
 - We are not always taught it
 - Many come with baggage
- ★ We must go slow
 - Can't "budget" on 1st visit
 - Talking about money is hard
 - Triggers



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Resources

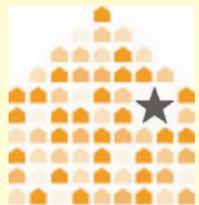
★ NNEDV

– www.nnedv.org

– Projects tabs → Economic Justice Program

★ The Allstate Foundation

– www.clicktoempower.org



NNEDV



VAWnet.org

National Online Resource Center on
Violence Against Women



SPECIAL COLLECTIONS ON ECONOMIC EMPOWERMENT

Earned Income Tax Credit (EITC) and Other Tax Credits (February 2012)

www.vawnet.org/special-collections/DVEITC.php

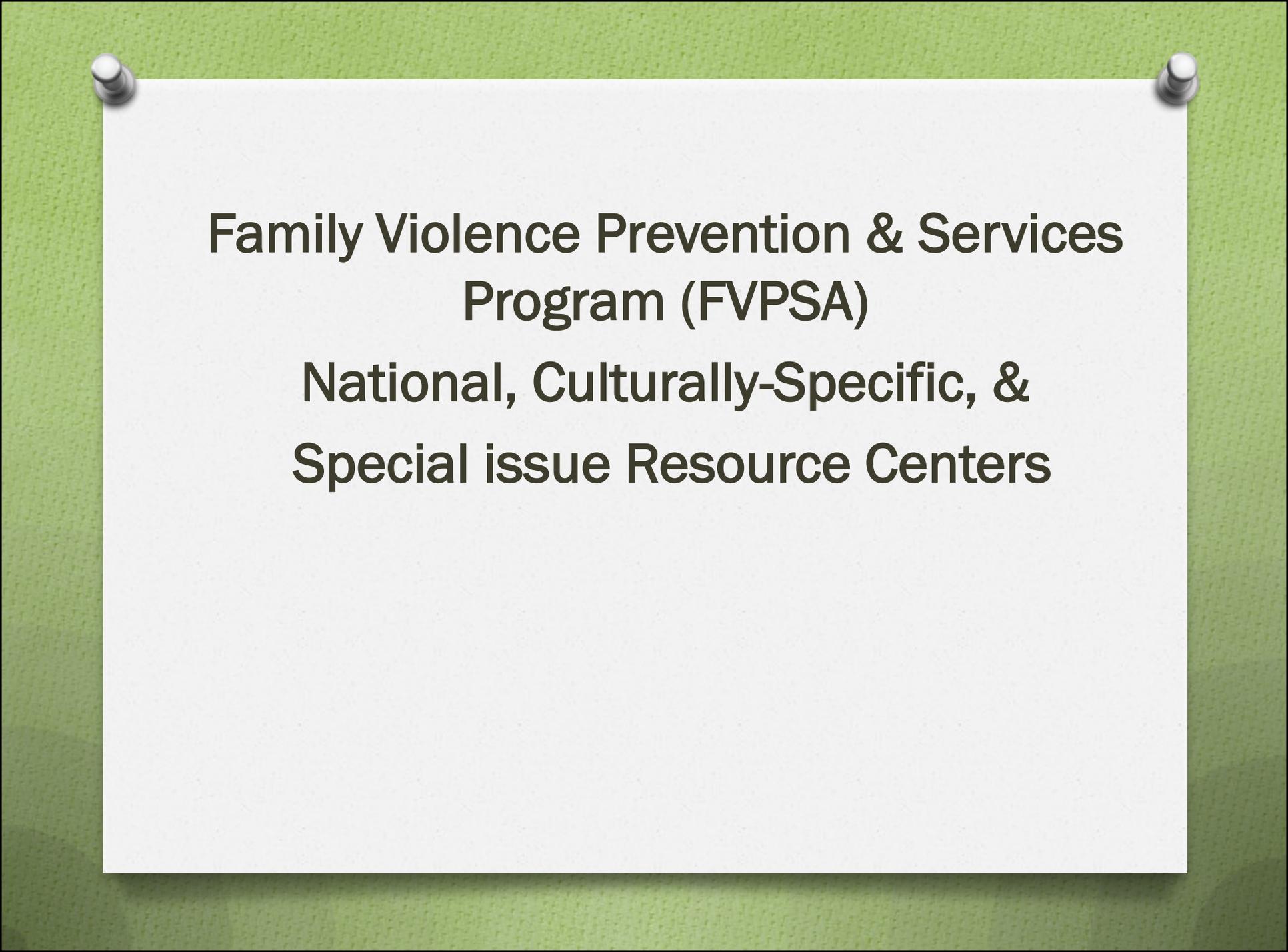
Asset Building and Individual Development Accounts (IDAs) (December 2011)

www.vawnet.org/special-collections/DVAssetBuilding.php

VAWnet is a project of the



**National Resource Center
on Domestic Violence**



**Family Violence Prevention & Services
Program (FVPSA)**

**National, Culturally-Specific, &
Special issue Resource Centers**

State Domestic Violence Coalitions

- The FVPSA Program supports the 56 U.S. State and territorial coalitions against domestic violence.
- Domestic violence coalitions serve as state-wide and territory-wide leaders in the efforts to end domestic violence.
- To find your domestic violence coalition visit: www.nnedv.org/resources/coalitions.html

National, Cultural, and Special Issue Resource Centers

- National Health Resource Center on Domestic Violence (HRCDV) – www.futureswithoutviolence.org
- Resource Center on Domestic Violence, Child Protection and Custody (RCDVCC) – www.ncjfcj.org/dept/fvd
- National Resource Center on Domestic Violence (NRCDV) – www.nrcdv.org and www.vawnet.org
- National Indigenous Women’s Resource Center – www.niwrc.org
- National Center on Domestic Violence, Trauma, and Mental Health (NCDVTMH) - www.nationalcenterdvtraumamh.org

Culturally Specific Special Issue Resource Centers

- Battered Women's Justice Project: Criminal and Civil Justice Center (BWJP) – www.bwjp.org
- Asian and Pacific Islander Institute on Domestic Violence (APIIDV) – www.apiahf.org/apidvinstitute
- Institute on Domestic Violence in the African American Community (IDVACC) – www.dvinstitute.org
- National Latina Network for Healthy Families and Communities - Casa de Esperanza www.casadeesperanza.org



Welfare Peer Technical Assistance Network



DEPARTMENT OF HEALTH & HUMAN SERVICES USA
Administration for Children & Families
Office of Family Assistance

Welfare Peer TA Network Webinar

Discussion

Anne Menard, Ilene Stohl, and Kim Pentico



Welfare Peer Technical Assistance Network



DEPARTMENT OF HEALTH & HUMAN SERVICES USA
Administration for Children & Families
Office of Family Assistance

Welfare Peer TA Network Webinar

Question and Answer Session

Lisa Washington-Thomas



Welfare Peer TA Network Webinar

How Do I Ask a Question?

The screenshot shows a Microsoft Office Live Meeting window titled "Microsoft Office Live Meeting - livemeeting.com - NHMRC July Webinar Practice Session". The interface includes a top navigation bar with "Attendees (1)", "Voice & Video", "Q&A", and "Meeting". The "Q&A" section is active, displaying a text input box with the placeholder text "Type your question here." and an "Ask" button. Below the input box, it says "No questions have been answered yet." Three numbered instructions are overlaid on the screenshot: 1. Click on the word "Q&A" (yellow box), 2. Type your question in the top box (orange box), and 3. Click on the word "Ask" to submit your question (green box).

1. Click on the word "Q&A"

2. Type your question in the top box

3. Click on the word "Ask" to submit your question



Welfare Peer Technical Assistance Network



Welfare Peer TA Network Webinar

Thank you for participating in our poll.

We'd like to hear from you regarding future Webinar topics. Please submit your ideas by e-mail to peerta@icfi.com.

Please help us to expand our network and reach a greater number of people by directing interested colleagues from your local and State networks and agencies to <http://peerta.acf.hhs.gov>.





Welfare Peer Technical Assistance Network



Welfare Peer TA Network Webinar

THANK YOU for attending the Webinar!
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5-10 days on the Welfare Peer TA Network Web site at
<http://peerta.acf.hhs.gov>.

Please be sure to register for additional upcoming Webinars
through the Welfare Peer TA Network Web site.

