Economic Justice for Survivors of Intimate Partner Violence

Low Blows & Hard Knocks in St. Louis: Helping Women Survive Poverty & Domestic Violence

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Redevelopment Opportunities for Women, Inc.
Overview

• Review of Violence Against Women movement
• Connection between economics and domestic violence
• What is economic justice work?
• One model: St. Louis
Domestic Violence Defined

• A pattern of behaviors used by one intimate partner against the other partner in an effort to gain power and control
Where did BWM Begin?

1. Inspired by the Feminist and Anti-Rape Movements
2. Social and Political issue.
3. Subordination of women and their subjection to male control and authority.
4. Institutionalized in the structure of the patriarchal family and supported by institutions.
By 1965, 90% of adults had heard of “child abuse”.

1979: J. Carter established Office of Domestic Violence


Increased Funds and Recognition

• Broad Expansion of Programs and Services
• Increase in community wide systems involvement
• Community collaborations strengthened
• Community education
• Public Health Issue identified
Potential Risks

- Impact on movement principles
- Increased “professionalism”
- Specialization of positions – rather than part of movement
- Influence of psychological explanations
What we Recognized

• We must strengthen and prioritize responses that address the complexities of women’s lives that fall far beyond the scope of immediate safety and counseling remedies.
Why economic work with battered women?

– A piece of the abuse: *Economic Abuse*
– Women and poverty; impact on children
– Connection between economics and safety
Economic Abuse

• Controlling financial resources
• Destroying credit
• Taking money
• Making partner ask for money or give an allowance
• Controlling access to financial information
Economic Abuse, cont.

- Gambling or spending away life savings
- Demanding details of how money was spent
- Not allowing name on accounts
- Devaluing financial contribution
- Preventing from having or keeping a job
- Preventing from attending or succeeding in school
Impact of Economics

“I would always want to take the kids, but at that time, ‘How could I manage on my own with the kids? How could I provide for them?’ I know that there was…you know, funding available, but I would stay there because he was the source of income and I guess I felt I was dependant on him.”

-Kara
Impact of Economics, cont.

“A lot of times it’s [economic dependence] why we stay because there’s no way out. With four kids… I love my kids… where would I take them? I’m not gonna live in a car. Where am I gonna go? They got to be in a good school district. They got to be able to go to school and get their education and all that.”

-Kate
Women, Children and Poverty

- Poverty rates are greater among women, especially female headed household
- Poverty rates for children, 17.4% in 2006, are higher than for any other age group
### POVERTY RATES FOR ADULT WOMEN AND MEN IN 2003

<table>
<thead>
<tr>
<th>Category</th>
<th>Women (%)</th>
<th>Men (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>All adults (18 or above)</td>
<td>12.4</td>
<td>8.9</td>
</tr>
<tr>
<td>Age 65 or above</td>
<td>12.5</td>
<td>7.3</td>
</tr>
<tr>
<td>In Extreme Poverty</td>
<td>5.1</td>
<td>3.8</td>
</tr>
<tr>
<td>Single parents</td>
<td>35.5</td>
<td>19.1</td>
</tr>
<tr>
<td>Working</td>
<td>6.9</td>
<td>4.9</td>
</tr>
<tr>
<td>High School only</td>
<td>13.2</td>
<td>9.2</td>
</tr>
<tr>
<td>College less than 4 yrs</td>
<td>10.0</td>
<td>6.7</td>
</tr>
<tr>
<td>College 4 yr degree</td>
<td>4.7</td>
<td>4.8</td>
</tr>
</tbody>
</table>

Women in Families,* Living Below the Poverty Level, by Household Type, 2003

Source (1.9): U.S. Census Bureau, Current Population Survey

* A group of 2 people or more related by birth, marriage, or adoption and residing together.
Violence in Economically Disadvantaged Communities

- Women in economically disadvantaged communities who struggle with money suffer the greatest risk of intimate violence.
- Violence against women occurred more often and was more severe in economically disadvantaged neighborhoods.
- Increased risk for domestic violence was both for objective (e.g., loss of employment) and subjective (worrying about money) forms of “economic distress.”

- US Dept of Justice, 2004
Why Must We Do Economic Justice Work?

- Women say they need economic advocacy
- Building Comprehensive Solutions to Domestic Violence Initiative
  - Iowa Research: Paper #16
  - St. Louis Research: Paper #14

www.vawnet.org
Economics and Safety

3 factors that determine women’s long-term safety:

- Access to childcare
- Access to transportation
- Access to independent income

All factors are linked to Economic Security
For a Battered Woman, the Need To Rebuild Herself Financially Becomes Core to Remaining Safe from Her Abuser - and Safe from Future Abuse

Economic Security ↔ BW Safety
Increasing Economic Advocacy for Battered Women

Building a Consortium of Domestic Violence Agencies to Address Safety and Economic Security for Battered Women
History: How We Began

1. **Identified the Problem:** Economic Factors play a Critical Role in Domestic Violence

Focus Groups
13 Domestic Violence Agencies
3 Homeless Providers
3 Research Partners

Goal= Economic Stability for Battered Women
History: How We Began

2. Developed Vision for Services and Explored Models of Delivery

1. Economic Education
2. Women’s Savings Accounts (IDA’s)
3. Ongoing Advocacy/Follow-up
4. Evaluation – Researcher/Practitioner
5. Linkages to Legislative Advocacy
IDAs & ECONOMIC EDUCATION for BATTERED WOMEN

DOMESTIC VIOLENCE AND HOMELESS SHELTERS

St. Martha’s
Women’s Safe House
Community in Partnership

Weinman
Lydia’s House
Room at the Inn
Our Ladies Inn

Women’s Center
Room at the Inn
Passage House

ECONOMIC EDUCATION AND IDAS

ROW’s Economic Action Program (R.E.A.P)

1 - 4 Yr. Follow-Up Support

Evaluation

NON-RESIDENTIAL PROGRAMS

Woman’s Place
St. Louis Victim’s Assistance

Life Source Consultants
YWCA - Women’s Resource Center

Women’s Support & Comm. Services
Legal Advocates For Abused Women

AWARE
Redevelopment Opportunities For Women, Inc. - REAP the rewards of economic advocacy services

**Row’s Economic Action Program (R.E.A.P)**

**SAFETY**

**Financial Education**
- Emphasis on safety issues
- Budgeting/credit counseling
- Class and individual instruction
- Assessment and goal-setting
- Culturally appropriate training
- Emphasis on brokering services
- Focus on empowerment
- Follow-up support & advocacy

**Individual Development Accounts**
- Matched savings accounts for:
  - Home Purchases
  - Automobiles
  - Career Enhancing Education
  - Child’s Education

**Follow-up advocacy**

**Support Services**
- Individual Counseling
- Crisis Intervention
- Children’s Counseling
- Follow-up Services
- Link to resources
- Provide one on one financial information
- Credit Action Plan

**SECURITY**

**Micro-enterprise**

**Literacy/ABE**
ROW’s Model: Economic Education (REAP)

- Researched financial literacy
- Determined to create new curriculum to address SPECIFIC safety needs of battered women
- Non-blaming
ROW’s Model: Economic Education, cont.

• REAP 4 session course
  – Money and Power
  – Creating a Cost of Living Plan
  – Understanding Credit
  – Banking and Investing

• 2 ½ hours per class

• Flexible format
ROW’s model: Economic Education Classes

• Over 1500 women have attended REAP classes

• Teach in homeless shelters, domestic violence shelters, community centers, libraries, community colleges, domestic violence service providers, social service organizations, training programs
IDA Programs

• Michael Sherraden “Assets and the Poor” - Matched Savings Accounts
• Help participants attain assets that would be more difficult to do without support
  Increase hope and self-efficacy
• Provide participants with financial buddies and advocates that provide encouragement, strategies and compassion
Who is eligible

• Household Income eligibility:
  
  200% of poverty  
  80% Federal Median Income  
  2:1 match  
  1:1 match

• Must have current or history of intimate partner violence

• Can be living with Abuser and still participate

• Participants must have earned income in household
  (SSDI, informal, formal, wages)

• Household net worth cannot exceed $10,000

• Must be able to save $10-50 per month or lump sum

***For women living with abusive partners: ROW excludes partner income and assets that may make the woman ineligible or create safety risks.
## IDA Account Eligibility

<table>
<thead>
<tr>
<th># People in Household</th>
<th>48 Contiguous States &amp; DC</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>$20,420</td>
</tr>
<tr>
<td>2</td>
<td>$27,380</td>
</tr>
<tr>
<td>3</td>
<td>$34,340</td>
</tr>
<tr>
<td>4</td>
<td>$40,700</td>
</tr>
<tr>
<td>5</td>
<td>$48,260</td>
</tr>
<tr>
<td>6</td>
<td>$55,220</td>
</tr>
<tr>
<td>7</td>
<td>$62,180</td>
</tr>
<tr>
<td>8</td>
<td>$69,140</td>
</tr>
<tr>
<td>Each additional person, add:</td>
<td>$6,960</td>
</tr>
</tbody>
</table>
Individual Development Accounts

- Current banking partner is US Bank
- Participants save up to $2000 and receive up to $4000 in match funds
- Matching Funds: AFIA & Local contributions
  Accounts: 2:1 or 1:1 match
- Accounts are custodial
Qualified Purchases

- Housing
- Post-secondary education
- Micro-enterprise
- Vehicle
- Home repair
- Retirement
- Safety Accounts
ROW’s Model: IDAs, cont.

- 135 Total IDA Participants to Date
- 61 Current Participants - saving towards goal

- 74 women have exited the program
  - 56 Reached IDA goal 76%
  - 9 Reached reduced savings goal 12%
  - 7 Unable to save 9%
  - 2 Deceased 2%
Purchases through IDA Program

65 Women have made Matched withdrawals totaling $195,882.72

- 30 women & Transportation (Vehicles and registration) $133,616.88
- 19 women for Post Secondary Education $26,878.86
- 5 women for Small Business Development $4348.14
- 6 Women & Home Repair $13,451.85
- 4 Women Homeownership $16,011.99
- 1 woman and Retirement- Certificate of Deposit $900.00
- 1 woman for Safety $675.00
Types of Economic Advocacy

• Individual Economic Advocacy
  - Any action to assist a woman who has experienced intimate partner violence that improves or creates economic security and opportunity (Correia, 1999)

• Organizational Economic Advocacy
  – Educating staff about economic advocacy
  – Changing policies that hurt low-income battered women
  – Incorporating economic education into programming
Types of Economic Advocacy, cont’d.

• Policy Advocacy
  – Any strategic effort to change (improve, remove, enhance) local, city, state, or federal policies in order to improve or create economic security and opportunity for battered women. –Jill Davies
Contact Information

- ROW Website:  [www.row-stl.org](http://www.row-stl.org)
- Email:  stlrow@stlouis.missouri.org
- REAP History and Organizing effort:  *Organizing for Economic Empowerment of Battered Women: Women’s Savings Accounts*
- REAP Curriculum and Economic Advocacy Training:  314-588-8300
Questions? Thank you!

Contact us!

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