

***Building
Comprehensive
Solutions to
Domestic
Violence***

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A Policy and Practice
Paper

Strategies to Expand
Battered Women's
Economic Opportunities

Amy Correia

Strategies to Expand Battered Women's Economic Opportunities

By Amy Correia

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I. Introduction

Two previous papers published by this initiative – *Innovative Strategies to Provide Housing for Battered Women*, and *Housing and Battered Women: A Case Study of Domestic Violence Programs in Iowa* – illustrated the link that domestic violence advocates are making between housing and economic security. Three of the domestic violence programs described in the first paper are engaging in economic development work to increase battered women's ability to become financially self-sufficient. Many of the housing barriers that Iowa domestic violence advocates identified for battered women were linked to economic issues, such as a lack of jobs, or having inadequate income to pay market rate rent and security deposits. Contact the National Resource Center on Domestic Violence at 800-537-2238, ext. 1, for copies of these two papers.

This paper is part of *Building Comprehensive Solutions to Domestic Violence*, a multi-year initiative of the National Resource Center on Domestic Violence. One goal of this initiative is to build meaningful public policy agendas to overcome the barriers that battered women face in achieving independence and economic self-sufficiency. The loss of housing, income, benefits and economic security that can result from separation from an abuser often overwhelm women who are struggling to support themselves and their children. This paper is part of a continuing body of work to encourage the development of social and economic supports to meet battered women's basic human needs.

Economic security is the availability of a steady and reliable source of income to sustain daily living and allow planning for the future. It is a critical issue affecting all battered women, as they weigh the risks of staying with or leaving their abusive partner, as they try to keep themselves and their children safe, or as they exit an emergency shelter program. Achieving economic security is dependent upon the availability of 1) social and economic supports, including child support, child care, housing, transportation and public benefits; 2) jobs that provide a sufficient wage, and offer benefits and opportunities for career advancement; 3) education and job training programs, or other opportunities to gain the skills necessary to obtain and retain a job that pays a living wage, and 4) asset development opportunities.

About this paper:

The purpose of this paper is to bring basic knowledge about strategies for economic security to domestic violence advocates. It is our hope that the information presented here will encourage advocates to help battered women by entering into collaborations with others doing economic development work in their states and local communities.

This paper provides an overview of specific strategies being implemented around the country to increase economic opportunities for low-income women and families. Each section includes a definition and program examples. Readers interested in learning more about a particular approach should refer to the information presented in the text boxes. There are numerous national and state organizations providing technical assistance and in-depth information on many of the strategies presented here.

Four broad categories of strategies are described – organizing efforts, job training and job opportunity development, creating assets, and governmental responses. The organizing efforts describe ways to increase economic opportunity through advocacy, labor union activity and public policy development. The section on job training and job opportunity development

highlights activities that are beneficial to women entering the job market or seeking employment with higher wages and career growth, as well as workplace policies on domestic violence. Creating assets examines strategies that increase individual assets in order to enhance economic opportunity.

The paper ends with a discussion of government responses to low-income families in the form of welfare benefits and child support enforcement. Government assistance can be crucial for the well-being of battered women and their children.

II. Organizing Efforts on Behalf of Workers and Families

In many states across the country, advocacy organizations are working to ensure that the voices of low-income women and families are heard in the policy arena.

Grassroots Organizing

Grassroots organizing is not a new idea to the battered women's movement. Joining with active advocacy efforts at the local, state and national level is an important way domestic violence advocates can help meet the multi-faceted economic needs of abused women.

JEDI for Women (Utah)

The Linc Project is an Internet network of low-income organizations working on welfare issues. Organized by the Welfare Law Center, the Linc Project is an effort to disseminate information about groups of low income individuals who are organized around economic justice issues. The directory includes listings for 157 groups in 40 states. The web-site also provides links to newsletters and publications of groups from around the country. Visit this Internet site – <http://www.lincproject.org>

One example of a state-wide organizing effort for low-income families is Justice, Economic Dignity and Independence for Women (JEDI for Women) in Utah. JEDI for Women is a membership-run organization that is seeking improvements in women's access to health care, affordable housing, livable-wage jobs, training, and childcare. JEDI for Women is also committed to ensuring that low-income people have the opportunity to participate in and influence public policy debates over issues that affect their lives.

Responding to low-income women's immediate needs, the organization provides a core set of direct services in Salt Lake City, including "My Sister's Closet," which is a bank of used business clothing for job search activities; the "Street Law Project," in which volunteer law students are available; "The Write Stuff," which provides access to computers, printers, and copy and fax machines, as well as technical support and assistance; and "The Dinosaur Den," a safe supervised play area for children whose parents are engaged in self-sufficiency activities.

With a goal of effecting policy change, JEDI for Women engages in research and in local and state-level advocacy and organizing efforts. In 1998, three research projects were conducted regarding welfare reform and child care issues. The findings were published and disseminated around the state. JEDI for Women has joined other advocacy efforts to help defeat English-only initiatives, to enforce the payment of child support, and hold the state government accountable for planning and funding more affordable housing.

Wider Opportunities for Women (Washington, DC)

Another strategy for creating economic opportunities is the development of state policies. Wider Opportunities for Women (WOW) is a national organization that provides technical assistance to its member programs to achieve economic independence and equality of opportunity for women and girls. WOW is working on an advocacy project to promote initiatives that increase the economic self-sufficiency of low-income families.

WOW developed the handbook *The Six Strategies for Self-Sufficiency* for use by community organizations.¹ The Six Strategies are as follows:

The Ms. Foundation for Women provides grants, training, and technical assistance to grassroots organizations that are working to improve the economic condition of low-income women. For more information on its Economic Development grants programs, contact Dana Veerasammy-Singh at, 120 Wall Street, 33rd Floor, New York, NY 10005; 212-742-

¹*ly Self-Sufficiency*, contact WOW at 202-638-3143.

- Adopting a self-sufficiency standard, a methodology used to calculate the amount of money families need to meet their basic needs with no subsidies or supports;
- Targeting high-wage jobs;
- Using Functional Context Education – integrating literacy and basic skills training into adult education;
- Promoting nontraditional employment for women;
- Encouraging microenterprise development; and
- Encouraging the use of Individual Development Accounts.

WOW provides technical assistance and support to state organizations and coalitions around the country interested in fostering public policy and programs supportive of family economic self-sufficiency. Through a collaborative effort with the Ms. Foundation for Women, the Corporation for Economic Development, and the National Economic Development and Law Center, WOW is leading the “State Organizing Project for Family Economic Self-Sufficiency,” and is working with its members, other activists and state officials to build community coalitions to implement economic self-sufficiency policies at the state level. Contact Kim Pate at WOW for more information about the State Organizing Project, 202-638-3143.

***Women's Association for Women's Alternatives, Inc.
(Philadelphia, PA)***

The Women's Association for Women's Alternatives, Inc., a community-based organization in Pennsylvania that provides transitional housing and supportive services to battered women and their children, took the lead in coordinating the Pennsylvania Family Economic Self-Sufficiency Project. The project is a collaborative effort of stakeholders from state and local organizations and government agencies, and includes economic development, social welfare, job training, and education programs. The following reports have been compiled for the project: *The Self-Sufficiency Standard for Pennsylvania*; *The Road to Self-Sufficiency: Modeling the Impact of Subsidies Using the Self-Sufficiency Standard*; and *When Wages Aren't Enough: Using the Self-Sufficiency Standard to Model the Impact of Child Care Subsidies on Wage Adequacy*. For more information about this project, call Carol Goertzel at Women's Association for Women's Alternatives, Inc., at 610-543-5022.

***Battered Women's Economic Development Task Force
(St. Louis, MO)***

Another regional organizing effort is the Battered Women's Economic Development Task Force in St. Louis, Missouri. As a response to the economic issues facing battered women, the St. Louis Regional Missouri Coalition Against Domestic Violence convened the Battered Women's Economic Development Task Force (BWEDTF). The task force is an interagency coalition of domestic violence advocacy programs, battered

women's shelters, and academic research centers located in St. Louis and the surrounding area. It is a forum for domestic violence professionals to share information about the issues facing women and children in their programs and to coordinate a community-wide initiative to promote battered women's economic security. The task force identified two areas to focus attention on – resource development to respond to battered women's immediate basic needs, and establishing long-range financial security through asset development.²

² Bonica, T. (1999). "One Regional Coalition's Response to Battered Women's Economic Development: A Model for Replication." Unpublished manuscript.

Labor Unions

The American Federation of State, County, and Municipal Employees (AFSCME) Women's Rights Department has material available for unions about domestic violence in the workplace. These two publications – *Domestic Violence: What Unions Can Do*, and *Domestic Violence: An AFSCME Guide for Union Action* – illustrate how unions and domestic violence programs can work together. Call the Women's Rights Department at 202-429-5090 for more information and to order single copies of either of these publications.

Labor unions support organizing efforts in the workplace to improve the financial and workplace conditions of workers. The formation of or participation in a labor union can be an effective strategy to improve the economic opportunities of low-income women. Labor unions have a historical tradition of working for social and economic justice. Unions can give workers a voice in the workplace on issues such as working conditions, salary, and benefits. Unions can negotiate contracts that include flexible time-off, which can facilitate the employment of a battered woman who may need a flexible schedule during times of stress.

Analyses of labor markets find that union workers earn on average 33% more each week than non-union workers and are more likely to have health and retirement benefits. This disparity in income is even greater for women. Women union members earned 40% more than non-union women workers.³

Domestic violence advocates can offer to provide training to union representatives and members; write articles for newsletters; and provide technical assistance to assist battered women in the workplace.

Coalition for Labor Union Women

The Coalition for Labor Union Women (CLUW) is a national association of union members with local chapters around the country. CLUW Center for Education and Research advocates for the rights of working women in the workplace and the labor movement. The Center offers educational workshops and conferences; produces materials; develops model programs on women's health and leadership training; conducts research on the status of working women in unions; and fights against workplace discrimination. CLUW has also convened a National Task Force on Violence Against Women which assists unions in developing programs on domestic violence and sexual assault. For more information about the work of the task force, call Cathy Collette of AFSCME at 202-429-5090, or Nicole Kresch of CLUW at 202-466-4610. Visit CLUW's Internet site – <http://www.cluw.org>

³ Data gathered from the AFL-CIO Internet site – <http://www.aflcio.org/profile/todays.htm> and www.aflcio.org/women/wwfacts.htm.

III. Creating Job Training and Job Opportunities

This section highlights strategies that training and placement programs utilize to develop good jobs that pay a living wage and provide the possibility of career advancement. Job placement and training programs for low-income families that are effective at job placement and retention typically share the following basic characteristics:⁴

- They find and target placement in jobs that pay a living wage, provide benefits, and have potential for increasing wages and skills;
- They link individuals to these jobs through site visits, internships, and mentoring;
- They help individuals build basic skills to compete for these jobs; and
- They provide supportive services, including advocacy to address family violence issues.

An important collaboration opportunity for domestic violence advocates is with the job training, workforce development, and private industry council systems providing services locally. These systems are charged with providing services to welfare recipients, many of whom are victims of domestic violence. It is important for these organizations to have training and knowledge about domestic violence, its effects on job training and employment outcomes, and information about local services for battered women. The local welfare office should be able to provide information about local contacts.

⁴ These ideas are expressed in Cindy Marano's article, "Our Goal for Welfare Recipients: Access to the Higher-Wage Job Market," in the 1997 *Entrepreneurial Review*, published by The Corporation for Enterprise Development.

Welfare-to-Work Programs

The U.S. Department of Labor (DOL) administers federal welfare-to-work grants to states and local communities. Competitive grants are awarded to local governments or private organizations such as community development corporations, private non-profits, community action agencies and others. These funds can be used for a variety of activities, including job creation, on-the-job training, job readiness, placement and retention activities, and supportive services. Visit the DOL Internet site for more information – <http://wtw.doleta.gov>.

The current federal welfare program – Temporary Assistance for Needy Families (TANF) – places a strong emphasis on work. There are now restrictions on the amount of time a welfare recipient can receive benefits, and states must impose work requirements for recipients. In order for states to secure allocated block grants to administer state TANF programs, there are federal requirements about the percent of recipients who must participate in work activities. By FY 2002, 50% of single-parent families will have to participate in work activities.⁵

These stringent federal work requirements have led to – or intensified – a “work first” philosophy at the state level. TANF workers emphasize job search and work activities. Research to determine how families are faring under the “work first” approach found that 71% who left welfare for employment earned less than \$250 per week - which is less than the poverty level for a family of three. Notably, in Wisconsin, almost 2 out of 3 former recipients had lower incomes after they left the welfare rolls.⁶

The Workforce Investment Act (WIA) of 1998 is also important to the discussion of welfare-to-work initiatives. WIA will replace the current Promise Jobs and JTPA (Job Training Partnership Act) programs. Each state will develop a Workforce Investment System that includes a state workforce investment board with local workforce investment areas. This will change the way services are provided.

The welfare-to-work federal grant program, housed in the U.S. Department of Labor, was authorized by the Balanced Budget Act of 1997, which provided \$3 billion to fund programs to move long-term welfare recipients into jobs. Using these grants, communities are encouraged to design welfare-to-work strategies suitable to the needs of local people and with the local labor market in mind.

Options/Opciones (Chicago, IL)

The Taylor Institute, a policy research center focusing on issues related to poverty, developed a pilot welfare-to-work project for domestic violence survivors that is operating in one inner-city Chicago neighborhood. Options/Opciones is a collaboration among the Taylor Institute, two domestic violence programs, and the local welfare office - the Illinois Department of Human Services (IDHS). The project uses a case management model of service delivery where many of the services needed by and provided to the women are available throughout the community. It was

⁵ P.L. 104-193, The Personal Responsibility and Work Opportunity Reconciliation Act of 1996.

⁶ Children’s Defense Fund (December, 1998) *Welfare to What: Early Findings on Family Hardship and Well-Being* is a compilation of over 30 state and local studies, plus recent local findings, and a new analysis of the latest national Census Bureau data. Reports can be ordered by calling the Fund at 202-662-3542, or order by mail – send \$2.50 per copy to CDF, Family Income Division, 25 E. Street NW, Washington, DC 20001.

designed to serve a large number of women without overburdening the domestic violence service providers.

Options/Opciones advocates are located in the local IDHS office. Women are referred into the program by IDHS intake staff and case managers. The Options/Opciones advocates also present information about the program to small groups of women waiting to visit with an IDHS caseworker for the first time. Women interested in receiving the services of the project meet individually with an advocate to complete forms which guide the intervention process. These forms are Intake/Eligibility; Employment Intake; Health Care Intake; Legal Intake; and an Abuser Profile. Options/Opciones also offers pre-employment services for women enrolled in the project. The pre-employment services consist of an ongoing group using a curriculum with five areas of concentration, which are 1) identifying the impact of abuse on your life, 2) exploring your capabilities, 3) increasing your self-esteem, 4) assessing your readiness for work or training programs, and 5) setting your goals. Contact Rebekah Levin at the Taylor Institute for more information about this program, 773-342-0630.

***Women's Association for Women's Alternatives, Inc.
(Philadelphia, PA)***

Women's Association for Women's Alternatives, Inc. (WAWA), serves low-income women with children in three residential programs in Pennsylvania. The Women's Alternative Center is a transitional housing program for battered women and their children. Services provided for women in this program include case management; counseling; vocational/educational guidance; life-skills education; parenting support; on-site adult education; employment training/referral; childcare and children's programming; and assistance in obtaining permanent housing.

WAWA also operates a job training program in two counties in Pennsylvania called "Options for Independence." "Options for Independence" is an 8-month Job-Specific Skills Training and Placement program. Routine services provided to women include domestic violence counseling. Women who are receiving welfare benefits are referred into the program through the Philadelphia Workforce Development Corporation (formerly called the Private Industry Council) if they have serious barriers to employment, and in many cases this is due to domestic violence. For more information contact Carol Goertzel at Women's Association for Women's Alternatives, Inc., at 610-543-5022.

Sectoral Employment Strategies

The National Economic Development and Law Center is a resource for sectoral employment strategies. The Center is currently implementing a Sectoral Employment Intervention Program which brings together businesses, community colleges, organizations and labor unions in selected cities to design training programs, offer courses, and screen and prepare applicants for jobs. For more information, visit the Center's Internet site – <http://www.nedlc.org>.

The C.S. Mott Foundation is also a good resource for learning about sectoral strategies. For more information visit their internet site – <http://www.mott.org>.

Sectoral employment strategies target specific areas of a local labor market on which to focus job placement and training efforts. One type of sectoral strategy is to focus on increasing access to "good jobs" within targeted occupations that are traditionally not open to low-income people.⁷ "Good jobs" are occupations that pay higher wages, offer health and other benefits, and provide career ladders. A second sectoral strategy is to target low-paying job industries typically open to low-income families and create systemic change within that labor market to increase wages and benefits. Under both approaches, the job training/placement program establishes links with employers and develops training programs to build skills for specific jobs, or links potential employees with appropriate educational programs.

Careers in Health Care (Pine Bluff, AR)

The C.S. Mott Foundation is funding a national demonstration of sectoral employment strategies to improve labor markets. One of the ten programs funded is "Careers in Health Care" of the Good Faith Fund in Pine Bluff, Arkansas. Through this program, welfare recipients and other low-income individuals receive training to become certified nursing assistants. Project staff network with employers who offer good wages and benefits. "Careers in Health Care" also emphasizes career growth; 10% of program graduates have enrolled in nursing programs. Two of the graduates have gone on to receive their LPN degree. Contact Theresa Horton at the Good Faith Fund at 870-535-6233 for more information. Visit the Good Faith Fund's web site – <http://www.arenterprise.org> – for a more complete description of the "Careers in Health Care" program and other activities of the organization.

New Choices for Women (Atlanta, GA)

Training women to work in nontraditional occupations is one example of targeting a high wage labor market. As classified by the U.S. Department of Labor, a **non-traditional occupation** for women is a job in which 25% or less of the workforce is female. Examples of such occupations are electrician, carpenter, computer repairer, truck driver, architect, and firefighter.

Goodwill Industries in Atlanta, Georgia, operates a pre-apprenticeship program called New Choices for Women. Participants complete an 11-week employment training course in highway construction. Upon completion, participants are eligible to apprentice into a job. The Atlanta Tradeswomen Network is also affiliated with Goodwill Industries and New Choices for Women. The network began as a support group for women working in non-traditional employment and evolved into a funded program to provide

⁷ Angela Duran, Director of Policy Development, "Achieving Long-Term Economic Self-Sufficiency: The Importance of Education and Training," in *Policy Points*, Volume 4, (December 16, 1998). Pine Bluff, Arkansas: Good Faith Fund.

employment information and advocacy against gender and racial harassment at the workplace.

Wider Opportunities for Women

Women Work! The National Network for Women's Employment, operates a toll-free information and referral service – "A Call for Change" – that can link you with a non-traditional employment program in your area. Call 800-235-2732. For more information on Women Work!, visit their Internet site – <http://www.womenwork.org>.

Wider Opportunities for Women (WOW) provides technical assistance to community organizations and industries to increase nontraditional employment opportunities for women. One service it offers is Workplace Solutions, a computer-based technical assistance network and service funded by the U.S. Department of Labor through the Women in Apprenticeship and Nontraditional Occupation Act (WANTO). It is a resource for employers and unions who wish to increase the access of women and minorities to apprenticeships and nontraditional employment, enhance their success and job retention, and prevent sexual harassment on the job. Visit its Internet site – <http://www.workplacesolutions.org>

WOW's "Work4Women" project provides technical assistance for the job training, vocational education, welfare, and school-to work systems on improving women's access to nontraditional occupations. For more information about this project, visit WOW's web site – <http://www.w-o-w.org> –and click on "national programs," or call 202-638-3143.

Microenterprise/Self-Employment Development

The Women's Business Center of the U.S. Small Business Administration provides many links for women interested in entrepreneurship. Visit their Internet site – <http://www.onlinewbc.org>.

The Aspen Institute is a national education, grantmaking, and research organization. In 1998 it created a new research and development fund called FIELD – Microenterprise Fund for Innovation, Effectiveness, Learning and Dissemination – to expand and sustain microenterprise development efforts. The Institute also has a directory of over 500 microenterprise development programs across the country. For more information, contact the Aspen Institute at 1333 New Hampshire Ave., NW, Suite 1070, Washington DC 20036. Phone, 202-736-5800.

A **microenterprise** is a small business that employs five or fewer people and can be started with capital of \$25,000 or less. **Microenterprise development** is an anti-poverty strategy that provides specialized services and training to low-income people interested in entrepreneurship. Microenterprise development programs are typically operated by not-for-profit agencies that provide training and technical assistance, credit or access to credit, and market access. There are over 500 microenterprise support programs around the country.⁸

As an anti-poverty strategy, microenterprise development can increase personal income and assets, reduce welfare dependence, and create additional jobs for low-income individuals.⁹

In *Assisting Low-Income Women Entrepreneurs: Lessons from the programs of the Ms. Foundation for Women*, the Foundation outlines common characteristics of successful microenterprise development programs. Programs designed with the needs of low-income women in mind share some of the following components:

- Training is participatory and tailored to participants' capacities and life situations;
- Support and networking mechanisms are established (e.g., lending circles, business directories, and mentoring);
- The program reflects an understanding of women's lives and responsibilities;
- Ongoing training and technical assistance are provided;
- A range of credit options is offered;
- The program assists in gaining access to business markets;
- Asset development is included in the program; and
- The program fosters linkages with community organizations, banks, businesses, and others important to participant success.

Elizabeth Stone House (Boston, MA)

Elizabeth Stone House is a women's alternative mental health program in Boston, Massachusetts, that provides a wide array of services to battered women, including emergency shelter, transitional housing, and an economic development program called Community Education for Economic Development (CEED). CEED is a comprehensive model designed to promote economic self-determination for battered women and their children

⁸ *Supporting Self-Employment: A Menu of State and Local Initiative that Support Microenterprise*, published by the Harrison Institute for Public Law, supported by the Association for Enterprise Opportunity, Center for Policy Alternatives, and Access to Credit Media Project.

⁹ Friedman, R. & Boshara, R. (1997). "Entering the Economy: Microenterprise and Opportunity," in *1997 Entrepreneurial Economy Review: Building Assets and Opportunity*, pp. 36-41. Washington DC: Corporation for Enterprise Development.

in the Boston area through three program components – personal economic planning, the economic opportunity network, and the women’s business opportunity program.

The Women's Business Opportunity Program (WBOP) is a microenterprise support program for women who have completed an economic literacy course (highlighted in the next section) and are interested in entrepreneurship. It is a comprehensive program, including 24 weeks of training and consultation which facilitates the establishment of new businesses. Women interested in starting a small business participate in a 14-week pre-business course that assists them in developing a business idea, completing a feasibility study, and preparing a business plan. The services WBOP provides are affordable, and are located in a neighborhood where low-income people live, and the program has a strong focus on pre-business development. Graduates of WBOP have opened a variety of businesses, including catering, translation and interpreting services, hair and nail salon, fashion design and tailoring.

WBOP also coordinates the Women Mean Business Network, a group of graduates and business owners that provides support to each other through a monthly newsletter and regular get-togethers. Ongoing technical assistance and support are provided to program participants through the network.

Business Ventures by Not-for-Profits

A **business venture by a not-for-profit** organization involves creating a for-profit subsidiary of a not-for-profit organization.

A not-for-profit agency interested in this strategy should carefully consider its capacity and objectives for starting a business. The most common reasons a not-for-profit decides to develop a for-profit business are to 1) create jobs; 2) create job training opportunities; and 3) generate income for its social service program. It can be difficult for a social service program to juggle these various purposes while trying to meet the needs of the women it serves. Service-oriented programs may also find it difficult to operate within a business framework.¹⁰

SAFE (Welch, WV)

A domestic violence program in rural West Virginia – Stop Abusive Family Environments, Inc. (SAFE) – started a for-profit business in 1999. In a community with high (10%) unemployment, SAFE decided to develop a for-profit subsidiary business to provide job-training and employment opportunities for residents of its transitional housing facility. The program received a \$10,000 economic development grant from the Catholic Campaign for Human Development. With this grant, SAFE hired consultants from Marshall University and Southern West Virginia Community and Technical College to complete a community needs assessment and develop a business plan for a temporary employment services company. As a for-profit subsidiary of SAFE, this temporary services company is a response to community employer/business need for staff, and simultaneously creates jobs for residents of SAFE's transitional housing facility. Call Sharon Yates, Executive Director of SAFE, for more information about this project, 304-436-8117, P.O. Box 234, Welch, West Virginia 24801.

¹⁰ Thanks to Anna S. Wadia of the Ms. Foundation for Women for the ideas presented here.

Workplace Policies for Battered Women

The following case study of Wells Fargo Bank illustrates one corporation's response to a battered woman:

A manager who had been trained in recognizing and handling domestic violence on the job noticed some behavioral indicators of abuse in one of his employees. He talked with the employee, who was being abused, and referred her to the company's internal Employee Assistance Program.

An EAP consultant met with the employee, conducted an assessment, and made referrals to a shelter, to her medical doctor, a support group, and an out-patient therapist. The consultant then obtained a consent form from the employee to consult with Security, In-house Legal, and Personnel Services, in an effort to provide comprehensive team-based management of the case. Security spoke with the district attorney, attended court hearings regarding the release of the employee's husband [from jail], helped the employee obtain a restraining order, obtained a corporate restraining order, and provided personal safety counseling for the employee. The in-house legal counsel provided guidance on how to enforce the restraining order in the corporate setting.

* This material was adapted from the publication entitled, *The Workplace Responds to Domestic Violence: A Resource Guide for Employers, Unions and Advocates*, produced by the Family Violence Prevention Fund. Edited by Donna Norton, Esq., Stephen T. Moskey, Ph.D., and Elizabeth Bernstein. The case study was provided by Wells Fargo and Company EAP, 1997

Maintaining employment is an important element in battered women's economic security. Research has documented the detrimental effects that domestic violence has on battered women's employment status. Absenteeism, arriving late because of a partner's abusive behavior, or harassment by the batterer at work, can result in the loss of employment.¹¹

It is essential to ensure that battered women don't lose their jobs. The loss of this income will be critical to a woman's ability to make choices about her safety. Domestic violence advocates can work with employers and unions to draw them into efforts to respond to domestic violence. This is important to increase the likelihood that battered women will be able to keep their jobs even through stressful periods of time (like attending court proceedings). These collaborations can also build community support for domestic violence organizations.

National Workplace Resource Center on Domestic Violence, Family Violence Prevention Fund (San Francisco, CA)

The National Workplace Resource Center on Domestic Violence is a collaboration among the Family Violence Prevention Fund, corporations, and unions to develop comprehensive domestic violence policies and programs for the workplace.

The resource center has materials that provide guidance to companies, governmental employers, and unions interested in developing appropriate responses to domestic violence, including benefits packages which include leave policies enabling women to go to court, and employee assistance programs which provide counseling and referrals.

One such resource is the "Workplace Policy Checklist," which suggests that employers assess their workplace by asking the following questions:

- Does the Employee Assistance Program offer counseling services, and are the counselors trained to provide counseling or referrals for domestic violence?
- Do managers know how to recognize the signs of domestic violence in their staff, and do they know about workplace policies?
- Does the workplace foster an environment where it feels safe to talk about domestic violence (i.e. through employee education, newsletter articles, posters, and brochures on domestic violence).¹²

Contact the National Workplace Resource Center on Domestic Violence at 415-252-8900, or visit the Internet web page for the Family Violence Prevention Fund – <http://www.fvpf.org> – and click on "At Work."

Domestic Violence Intervention Program (Iowa City, Iowa)

The Domestic Violence Intervention Program (DVIP) in Iowa City, Iowa – a community-based battered women's advocacy and shelter program – purchased a curriculum from Intermedia, Inc. called "When Domestic Violence Comes to Work," with permission to revise it for local needs.

¹¹ Runge, R. (1998) Double jeopardy: Victims of domestic violence face twice the abuse. *Human Rights*. 35(2) 19-20, 24.

¹² These questions represent only a few of the items on the "Workplace Policy Checklist," which is included in the Family Violence Prevention Fund's *The Workplace Responds to Domestic Violence: A Resource Guide for Employer, Unions and Advocated.* Edited by Donna Norton, Esq., Stephen T. Moskey, Ph.D., and Elizabeth Bernstein.

The curriculum consists of possible 2-, 4-, or 8-hour training options for both employers and employees concerned for the safety of coworkers and committed to fostering a safe work environment. The curriculum presents information about how to approach domestic violence in the workplace, support victims, and access resources within the community. DVIP is currently testing the curriculum with businesses that have given donations to the program. Contact Kristie Doser at 319-351-1042 for more information.

Battered Women Employed (San Francisco, CA)

The Legal Aid Society of San Francisco, in partnership with the NOW Legal Defense and Education Fund, operates Battered Women Employed (BWE) out of its Employment Law Center. The purpose of BWE is to advocate for the employment rights of battered women as a strategy for responding to the violence in their lives. BWE provides free legal advice, information, and counseling to battered women; increases awareness through public education programs; and trains service providers, advocates, attorneys, and union representatives regarding the employment rights of battered women.

BWE has also developed a number of Fact Sheets regarding the employment rights of battered women, including the following:

- *Safety Planning in the Workplace: Protecting Yourself and Your Job,*
- *Domestic Violence Victims' Right to Take Time from Work to Participate in Criminal Proceedings,*
and
- *Employment Discrimination against Domestic Violence Victims.*

Contact Robin Runge, of the Legal Aid Society of San Francisco, at 415-864-8848, or Marcellene Hearn or Julie Goldscheid, of NOW LDEF at 212-925-6635, to learn more about the project and resources available.

IV. Creating Assets

Assets are "anything owned that has exchange value; a valuable or desirable thing to have."¹³ Assets are characteristics an individual possesses that are valuable – such as a higher education or special skills – and objects an individual possesses – such as a car, house, small business, savings account. Michael Sherraden, a social work professor at the Center for Social Development, was one of the first proponents of asset-based social welfare policy. He concluded that while current social welfare policy kept the poor afloat, it offered no strategies to increase economic status through building assets and savings for such things as homeownership, education, and small business investment. Sherraden wrote, "Few people have ever spent their way out of poverty. Those who escape do so through saving and investing for long-term goals."¹⁴

This section highlights strategies that build a woman's assets, both individual and financial, with a goal of increasing her ability to maintain economic independence and self-sufficiency.

Economic Literacy

Economic literacy, which is also referred to as economic education, is a strategy that educates women about economics and finances. Its purpose is to increase an individual's knowledge about economic systems, financial planning, and budgeting, and is regarded as a first step in working towards individual economic security.

Elizabeth Stone House (Boston, MA)

Personal Economic Planning (PEP) is the first component of Elizabeth Stone House's Community Education for Economic Development (CEED) program. PEP encourages women's understanding of larger economic systems, analyzes the roots of their poverty, and defines their path toward economic self-determination.

Personal Economic Planning (PEP) is an 8-hour economic literacy and goal-planning curriculum that

- Focuses on improving low self-esteem,
- Provides an analysis of poverty that considers experiences of domestic violence,
- Increases knowledge of economic systems,
- Enhances financial management skills, and
- Uses a strength-based goal-setting technique to implement personal action steps.

Through PEP, women define and implement their personal economic plan. Women who complete the program receive support for one year from Stone House staff to assist in achieving the goals set out in the plan. Based on their plan, women are referred to education and employment opportunities and other components of the CEED program.

Stone House can provide information about all aspects of their economic development program. Call April King at 617-427-9801, ext. 414. Laurie

¹³ Webster's Dictionary.

¹⁴ From Sherraden, Michael (1991). *Assets and the Poor: A New American Welfare Policy*. Armonk, NY: M.E. Sharpe.

Holmes can provide training and technical assistance to programs interested in implementing a PEP program. She can be reached at Harbor COVE in Chelsea, MA, 617-884-9799.

Access to Higher Education

The Center for Law and Social Policy (CLASP) released a report in September 1999 that discusses the importance of postsecondary education for the long-term success of welfare reform. It explains how states can support postsecondary education opportunities for welfare recipients using federal welfare funds. Descriptions of individual state policies to increase low-income parents' access to postsecondary education is also included. The report, *State Opportunities to Provide Access to Postsecondary Education Under TANF* can be found on the Internet – <http://www.clasp.org> – click on "new publications," or call 202-328-5140.

The U.S. Bureau of the Census has documented an increase in income inequality between wealthy and low-income households over the last 30 years. This increase is attributed both to the changes in the labor market (from manufacturing to service-oriented occupations), and, to a lesser extent, to the changes in household composition (i.e., from two-parent to one-parent families). Wage distribution has become more unequal, with workers "at the top" experiencing substantial wage gains and those "at the bottom," wage losses.

Women with more education have the potential for making a higher wage. Based on 1993 data, the Bureau of the Census reports that women without a high school degree made an average of \$14,700/year; women with a high school degree earned an average of \$19,168 per year; and women with a bachelor's degree earned on average \$32,291/year.¹⁵

The current federal welfare assistance program – Temporary Assistance to Needy Families (TANF) – has placed a strong emphasis on work activities, and includes policies that discourage state investment in education for those needing assistance. Many advocates for low-income women are concerned that the current welfare system will channel women into low-wage work without opportunities for career advancement and increasing wages.

Parents As Scholars (Maine)

The Parents as Scholars (PaS) program was created by the Maine Legislature as part of its state welfare reform plan. It is run by the Maine Department of Human Services and is available for parents who are eligible for TANF and are interested in attending a two- or four-year college. TANF recipients who are interested in going to college are transferred into the PaS program. PaS is a state-funded program; thus, PaS participant time spent in school does not count against the 5-year "lifetime limit" regulation of the federal TANF program.

PaS program recipients receive the same monthly cash assistance they would have received under Maine's TANF program. In addition, supportive services are available as well, including child care, transportation, car repairs, auto liability insurance, eye care, dental care, books and supplies, clothing, and uniforms. PaS participants must apply for financial aid to cover tuition and mandatory fees of the educational institution. However, the program will pay tuition and fees up to \$3,500 per academic year if the participant is not able to get financial aid.

¹⁵ Data from *Bureau of the Census Statistical Brief* – http://www.census.gov/aprd/www/statbrief/sb95_19.pdf

The Maine Equal Justice Project was instrumental in getting the PaS program passed in the Maine legislature. For more information about the PaS program, visit their Internet site – <http://www.mejp.org>, or call 207-626-7058.

Individual Development Accounts

The Corporation for Enterprise Development (CFED) is a not-for-profit economic development and policy research organization. It is leading "Downpayments on the American Dream" a national demonstration project of Individual Development Accounts (IDAs), which is the first national test of the effectiveness of IDAs as a route to economic independence for low-income families. Thirteen community-based organizations across the country are operating an IDA program as part of the national demonstration. For more information about CFED, visit its Internet site – <http://www.cfed.org> – or contact them at 202-408-9788.

Individual Development Accounts (IDAs) are matched savings accounts designed to help low-income and low-wealth families accumulate a few thousand dollars to be used for investments in education or job training, homeownership, and/or self-employment. Low-income individuals save monthly, usually over a one- to four-year period, and have their savings matched by funders.

Financial institutions, foundations, churches, and state and local governments fund the matches to the personal savings of IDA holders (usually at a rate ranging from one dollar for each dollar saved to four dollars for each dollar saved). Community agencies (usually 501 (c)(3) non-profit organizations) counsel and monitor participants, provide money management and financial literacy training, control match funds, and authorize participants' withdrawals.¹⁶

A small provision in the 1996 Personal Responsibility and Work Opportunity Act (federal welfare reform) allows a state to use part of its block grant welfare money to fund individual development accounts; currently 25 states have included IDAs in their welfare reform plans.

The federal Assets for Independence Act (AFIA) – passed as part of the 1999 Omnibus Budget Bill – created the Assets for Independence Demonstration Program. This competitive grant program is administered by the U.S. Department of Health and Human Services' Office of Community Services. Federal legislation authorized a 4-year, \$25-million-per-year IDA demonstration program.

For information about FY 2001 grant applications, visit the website <http://www.acf.dhhs.gov/programs/ocs> and go to "funding opportunities."

The Center for Social Development at Washington University in St. Louis operates an IDA state profile project. It is a resource for IDA programs and others seeking information about IDAs. On its web site, it maintains information on state IDA legislation and programs. Go to <http://gwbweb.wustl.edu/Users/csd/ida/stateIDaprofiles.html> to find out about IDA projects in your state.

Central Vermont Community Action Council

The Central Vermont Community Action Council (CVCAC) provides Head Start preschool classes, programs for homeless individuals, job training, microenterprise development, and youth enterprise development. CVCAC is now also operating an IDA program called Tangible Assets. CVCAC

¹⁶ This definition is from *Assets: A Quarterly Update for Innovators*, Fall 1998, published by the Corporation for Enterprise Development

The Center for Social Development (CSD), an affiliate of the George Warren Brown School of Social Work at Washington University in St. Louis, is a resource for organizations interested in exploring Individual Development Accounts. Its mission is to increase economic and social development opportunities for low-income families and communities. CSD collaborates with a wide range of scholars and organizations involved in research and policy. The Center is conducting an extensive independent evaluation of the "Downpayments on the American Dream Policy Demonstration." For more information on CSD or its activities, visit its web site – <http://gwbweb.wustl.edu> - or call 314-935-7433.

developed partnerships with a credit union and two banks to provide no-cost banking, counseling, and services to IDA participants. Participants in the Tangible Assets program must save at least \$25 a month, attend a 16-hour financial literacy workshop series, commit to the program for at least one year, and attend a peer support group. Tangible Assets is part of the Corporation for Enterprise Development's "Downpayments on the American Dream Policy Demonstration." For more information on Tangible Assets call Linda Macris, 802-479-1053.¹⁷

Battered Women's Economic Development Task Force (St. Louis, MO)

The Battered Women's Economic Development Task Force in St. Louis, Missouri, is actively working on asset development for battered women. Its asset development subcommittee believes that increasing a battered woman's long-term economic security is one strategy in responding to domestic violence. Tasks identified by the asset development committee include collaborating with financial institutions and other community development organizations, educating domestic violence advocates about IDAs and public policy issues, and building a resource pool within the Battered Women's Economic Development Task Force that could provide financial support to battered women in the form of IDA matching or microenterprise loan funds. For more information, contact AliSha Pemberton at 314-664-6022 or Trish Bonica at 703-351-0795.

SafeSpace (Sevierville, TN)

SafeSpace is a domestic violence program in rural Tennessee that is part of a newly formed network of IDA programs across that state. This network works collaboratively with the state Department of Human Services to implement IDAs with welfare recipients. SafeSpace is receiving technical assistance from the Tennessee Network for Community Economic Development. Funds to implement its joint IDA/microenterprise development project have come from the Board of Global Ministries and the Levi Foundation. The need to develop this project came from staff observations that women without economic assets often have no other choice but to return to an abusive relationship. The project is in its initial stage of development. Contact Dianne Levy at 423-453-9254 for more information.

¹⁷ Information about CVCAC was taken from the CFED publication, *Assets: A Quarterly Update for Innovators*, Fall 1998, which featured the "Downpayments on the American Dream Policy Demonstration" it is conducting.

V. Governmental Responses

Local, state, and federal government programs provide a range of benefits and subsidies to assist a variety of individuals, including those who are poor, disabled, elderly, and/or unemployed. These benefits include Temporary Assistance for Needy Families (TANF), unemployment compensation, housing subsidies, food stamps, Medicaid, Medicare, Social Security, and Supplemental Security Income.

These benefits can provide essential support to those battered women who are unable to meet their own or their children's basic needs through employment.

Temporary Assistance to Needy Families (TANF)

The National Resource Center on Domestic Violence (NRC) Welfare and Domestic Violence Technical Assistance Initiative produced two reports for state administrators and domestic violence advocates, *Family Violence Protocol Development*, and *Building Opportunities for Battered Women's Safety and Self-Sufficiency*.

As part of the NRC initiative *Building Comprehensive Solutions to Domestic Violence*, three papers were published regarding housing programs and policies: *Using Housing Vouchers to Assist Battered Women Move from Welfare to Work*, *Increasing Battered Women's Access to Federal Housing Programs*, and *Federal Housing and Domestic Violence: Introduction to Programs, Policy, and Advocacy Opportunities*. To receive a copy of any of these papers, contact the NRC at 800-537-2238, ext. 1.

In 1996, sweeping changes to the federal welfare law replaced the Aid to Families with Dependent Children (AFDC) Program with TANF.¹⁸ This new welfare law emphasized that TANF recipients should move from "welfare to work" as quickly as possible and that government assistance would be temporary, placing a five-year lifetime limit on cash assistance for many families. States were given unprecedented discretion to use TANF funding to develop their own assistance programs and rules.

Changes to housing and benefits programs provide both opportunities and barriers for battered women striving for safety and self-sufficiency. A numbers of papers have been written to help advocates and others understand the implications of these changes and to build responses that meet the needs of battered women. (See box this page.)

The 1996 welfare reform legislation included the "Family Violence Option" (FVO) as a vehicle for states to use to structure their response to domestic violence. States were given the opportunity to create provisions in their welfare plans to respond to the needs of victims of domestic violence with special programs and alternative services and to excuse them from the standard work or other requirements, as necessary.¹⁹ By 1999, 36 states had formally adopted the FVO, and six states had adopted state-specific domestic violence policies.²⁰

¹⁸ P.L. 104-193, The Personal Responsibility and Work Opportunity Reconciliation Act of 1996.

¹⁹ Kot, V. and Marmaras, E. *The Family Violence Option (FVO) in Iowa: Providing Appropriate Routes to Safety and Self-Sufficiency for Victims of Domestic Violence*. Child and Family Policy Center.

²⁰ Raphael, J. & Haennicke, S. (September, 1999). *Keeping Battered Women Safe Through the Welfare-to-Work Journey: How are We Doing?* Chicago: The Taylor Institute.

Massachusetts Department of Transitional Assistance

The Taylor Institute – a policy research center focusing on issues related to poverty – completed an assessment of state implementation of domestic violence welfare policies and also prepared a "how-to" guide for community organizations in monitoring local welfare practices related to domestic violence. Both those reports – *Keeping Battered Women Safe Through the Welfare-to-Work Journey: How are we Doing?* and *Monitoring Domestic Violence Policy and Practice in State Welfare Programs: The Role of Community-Based Groups and Providers* – can be found on the Internet at the following – <http://www.ssw.umich.edu/trapped>

The Massachusetts Department of Transitional Assistance (DTA, the welfare office administering state TANF funds), in collaboration with Jane Doe, Inc., the Massachusetts Coalition Against Domestic Violence and Sexual Assault, received a grant to form an interagency advisory committee on implementation of the family violence option. The advisory committee is comprised of local domestic violence advocates; Jane Doe, Inc. staff members, DTA and Department of Social Services (DSS) staff, and personnel from the state Executive Office of Health and Human Services and the state Department of Revenue Child Support Enforcement Division.

The advisory committee developed a curriculum and contracted with local domestic violence service programs to provide a one-day training on domestic violence for all welfare workers in the state. The group has been working to improve the process by which survivors can apply for waivers from DTA requirements such as the family cap, time limit, and work requirements.

The DTA and DSS also funded a project to cross-train domestic violence advocates, substance abuse counselors, employers, and job training providers on domestic violence, on its implications for women receiving welfare benefits, and on how groups might utilize Welfare-to-Work resources to implement economic development models that will support women.

The advisory committee also supported the addition of eight domestic violence specialists in DTA offices. Four work in the city of Boston, and four are in other areas of the state. Their responsibilities include assisting survivors in completing the application for waivers (family violence option), providing referrals to community agencies, and offering ongoing education, training, and technical assistance to welfare staff.

The advisory committee will continue to help the DTA implement strategies that better support the attempts of survivors of domestic violence to move safely to work.²¹

²¹ Laurie Holmes assisted in gathering information about this initiative.

Child Support Enforcement

Child support is money paid by a noncustodial parent (parent without physical custody) to support his/her children. Typically, child support is paid because of a court order. The amount of child support ordered is generally based on established guidelines that consider a variety of factors, including the noncustodial parent's income. Child support can help provide the financial resources that a battered mother needs to support her child/ren.

The National Resource Center on Domestic Violence paper, *Building Opportunities for Battered Women's Safety and Self-Sufficiency*, provides technical assistance for TANF and Child Support Enforcement agencies and domestic violence advocates. To receive a copy of this paper, contact the National Resource Center on Domestic Violence at 800-537-2238, ext. 1.

The 1996 federal welfare reform law²² and other related changes attempted to streamline and automate the child support enforcement process and institute a more aggressive approach to establishing paternity and collecting child support. Recipients of Temporary Assistance to Needy Families (TANF, welfare benefits) must actively cooperate with the state to enforce child support and establish paternity as a requirement of receiving benefits, unless they receive a good cause exception from these requirements.

Ensuring regular and adequate child support payments for every child takes on new meaning in the context of time-limited welfare benefits. Most single-parent families headed by women live very close to the poverty line, and for many of these families, regular receipt of child support often means they have the ability to cover basic family expenses. Mothers leaving welfare for low wage jobs will rely on child support payments to increase their income.

Given the importance of child support to children, it is essential that support be pursued whenever possible. However, some battered women may not want to establish paternity or pursue child support because of the dangers these pose to them or their children. Under the current system, both TANF and non-TANF battered mothers generally have two choices: 1) fully comply with efforts to enforce any support orders, and face any dangers this may bring; or 2) forego child support income by applying for a good cause exception to cooperation requirements (in TANF cases) or deciding not to apply, or to withdraw a request, for child support (in non-TANF cases). In order to meet the important goals of child support enforcement and to avoid "rewarding" batterers for their threats and violence, some states are beginning to explore a third option—safely enforcing child support. This means that a support enforcement strategy is developed with the battered mother that would reduce the danger to her and her child/ren.

Approaches to safely enforcing child support being explored by various states include 1) providing information to women at various stages in the child support process; 2) exempting domestic violence victims from child support cooperation requirements, focusing particularly on the area of "good cause" for non-cooperation under traditional child support standards and the Family Violence Option; 3) individualizing enforcement strategies; 4) increasing safety and confidentiality of information within the child support

²² P.L. 104-193, The Personal Responsibility and Work Opportunity Reconciliation Act of 1996.

system; and 5) providing training. These strategies are described in more detail in the paper, *Models for Safe Child Support Enforcement*, by Vicki Turetsky and Suan Notar. The paper is available on the Internet at the Center for Law and Social Policy's web site – <http://www.clasp.org>, or by calling 202-328-5145.

VI. Conclusion

Domestic violence and poverty can create insurmountable barriers to safety for women and children. For some women, facing certain economic devastation is worse than remaining in an abusive relationship. Increasing options for economic security can be a critical strategy in responding to the violence women face.

The challenge for the battered women's movement is to respond to women's poverty. As the battered women's movement has grown, so have parallel movements for women's social and economic justice, illustrated by the strength and work of such organizations as Wider Opportunities for Women and the Ms. Foundation for Women. We must join with them and the countless other efforts taking place in cities and states around the country to increase economic options for all women.

This paper has presented basic information on opportunities and challenges to increase the economic well-being of battered women. Use it as a starting point to spark creativity in program planning, collaborations with others in the community and the development of more effective policy initiatives.

Appendix

Glossary

Resources

Glossary

Assets are characteristics an individual possesses that are valuable – such as a higher education or special skills – and objects an individual possesses - such as a car, house, small business, or savings account.

A **business venture by a not-for-profit** organization involves creating a for-profit subsidiary of a not-for-profit organization.

Economic literacy is a strategy that educates individuals about economics and finances with a goal of assisting low-income families in their efforts to attain economic independence and self-sufficiency.

Economic security is the availability of a steady and reliable source of income to sustain daily living and allow planning for the future. Achieving economic security is dependent upon the availability of 1) social and economic supports, including child support, child care, housing, transportation and public benefits; 2) jobs that provide a sufficient wage, and offer benefits and opportunities for career advancement; 3) education and job training programs; and 4) asset development opportunities.

Individual Development Accounts (IDAs) are matched savings accounts designed to help low-income and low-wealth families accumulate a few thousand dollars to be used for investments in education or job training, homeownership, and/or self-employment.

A **microenterprise** is a small business that employs five or fewer people and can be started with capital of \$25,000 or less.

Microenterprise development is an anti-poverty strategy that provides specialized services and training to low-income people interested in entrepreneurship. Microenterprise development programs are typically operated by not-for-profit agencies that provide training and technical assistance, credit or access to credit, and market access.

A **nontraditional occupation**, as classified by the U.S. Department of Labor, is a job in which 25% or less of the workforce is female. Examples of such occupations are electrician, carpenter, computer repairer, truck driver, architect, and firefighter.

Sectoral employment strategies target specific areas of a local labor market on which to focus job placement and training efforts. One type of sectoral strategy is to focus on increasing access to "good jobs" within targeted occupations that are traditionally not open to low-income people.²³ A second sectoral strategy is to target low-paying-job industries typically open to low-income families and create systemic change within that labor market to increase wages and benefits.

Welfare-to-work is the federal grant program, housed in the U.S. Department of Labor, was authorized by the Balanced Budget Act of 1997, which provided \$3 billion to fund programs that move long-term welfare recipients into jobs.

²³ Angela Duran, Director of Policy Development, "Achieving Long-Term Economic Self-Sufficiency: The Importance of Education and Training," in *Policy Points*, Volume 4 (December 16, 1998). Pine Bluff, Arkansas: Good Faith Fund.

Resources

The American Federation of State County and Municipal Employees (AFSCME)

The American Federation of State, County, and Municipal Employees (AFSCME) Women's Rights Department has material available for unions in responding to domestic violence issues in the workplace. These two publications – *Domestic Violence: What Unions Can Do*, and *Domestic Violence: An AFSCME Guide for Union Action* – illustrate how unions and domestic violence programs can work together. Call the Women's Rights Department at 202-429-5090 for more information and to order single copies of either of these publications.

The Aspen Institute

The Aspen Institute is a national education, grantmaking, and research organization. In 1998 it created a new research and development fund called FIELD – Microenterprise Fund for Innovation, Effectiveness, Learning and Dissemination – to expand and sustain microenterprise development efforts. The Institute also has a directory of over 500 microenterprise development programs across the country. For more information, contact the Aspen Institute at 1333 New Hampshire Ave., NW, Suite 1070, Washington DC 20036, or call 202-736-5800.

The Center for Law and Social Policy

The Center for Law and Social Policy (CLASP) is a national education, policy research, and advocacy organization working to improve the economic security of low-income families with children and secure access for low-income persons to the civil justice system. CLASP released a report in September 1999 that discusses the importance of postsecondary education for the long-term success of welfare reform. It explains how states can support postsecondary education opportunities for welfare recipients using federal welfare funds. Descriptions of individual state policies to increase low-income parents' access to postsecondary education is also included. The report, *State Opportunities to Provide Access to Postsecondary Education Under TANF* can be found on the Internet – <http://www.clasp.org> – click on "new publications," or call 202-328-5140.

The Center for Social Development

The Center for Social Development, an affiliate of the George Warren Brown School of Social Work at Washington University in St. Louis, is a resource for organizations interested in exploring individual development accounts. Its mission is to increase economic and social development opportunities for low-income families and communities. CSD collaborates with a wide range of scholars and organizations involved in research and policy. The Center is conducting an extensive, independent evaluation of the "Downpayments on the American Dream Policy Demonstration." For more information on CSD or its activities, visit its web site – <http://gwbweb.wustl.edu> – or call 314-935-7433.

The Corporation for Enterprise Development

The Corporation for Enterprise Development (CFED) is a not-for-profit economic development and policy research organization. It is leading "Downpayments on the American Dream Policy Demonstration" – a national demonstration project of Individual Development Accounts, which is the first national test of the effectiveness of IDAs as a route to economic independence for low-income families. Thirteen community-based organizations across the country are operating an IDA program as part of the national demonstration. For more information about CFED, visit its Internet site – <http://www.cfed.org> – or call 202-408-9788.

The C.S. Mott Foundation

The C.S. Mott Foundation is a good resource for learning about sectoral strategies. For more information, visit their internet site – <http://www.mott.org/>

Family Violence Prevention Fund

For more information about the Family Violence Prevention Fund's National Workplace Resource Center on Domestic Violence, visit the FVPF Internet site – <http://www.fvpf.org> –go to "at work," or call 415-252-8900.

The Linc Project

The Linc Project is an Internet network of organizations working on welfare issues. Organized by the Welfare Law Center, the Linc Project is an effort to disseminate information about groups of low income individuals who are organized around economic justice issues. The directory includes listings for 157 groups in 40 states. The web-site also provides links to newsletters and publications of groups from around the country. Visit this Internet site – <http://www.lincproject.org>

The Maine Equal Justice Project

The Maine Equal Justice Project was instrumental in getting the Parents as Scholars (PaS) program passed in the Maine legislature. For more information about the PaS program, visit the Internet site – <http://www.mejp.org> – or call 207-626-7058.

Ms. Foundation for Women

The Ms. Foundation for Women provides grants, training, and technical assistance to grassroots organizations that are working to improve the economic condition of low-income women. For more information on its Economic Development grants programs, contact Dana Veerasammy-Singh, 120 Wall Street, 33rd Floor, New York, NY 10005; 212-742-2300, ext. 320. Visit the Foundation's Internet site – <http://www.ms.foundation.org>.

The National Economic Development and Law Center

The National Economic Development and Law Center is a resource for sectoral employment strategies. The Center is currently implementing a Sectoral Employment Intervention Program which brings together businesses, community colleges, organizations, and labor unions in selected cities to design training programs, offer courses, and screen and prepare applicants for jobs. For more information, visit the Center's Internet site – <http://www.nedlc.org> – or call 510-251-2600.

National Resource Center on Domestic Violence (NRC)

To receive a copy of any of the following NRC papers call 800-537-2238, ext. 1:

- ? *Building Opportunities for Battered Women's Safety and Self-Sufficiency*
- ? *Family Violence Protocol Development*
- ? *Housing and Battered Women: A Case Study of Domestic Violence Programs in Iowa*
- ? *Increasing Battered Women's Access to Federal Housing Programs*
- ? *Innovative Strategies to Provide Housing for Battered Women*
- ? *Using Housing Vouchers to Assist Battered Women Move from Welfare to Work*
- ? *Federal Housing and Domestic Violence: Introduction to Program, Policies, and Advocacy Opportunities*

NOW Legal Defense and Education Fund

For information about legislation included in the Violence Against Women Act of 1999 specific to the workplace, visit the NOW Legal Defense and Education Fund – <http://www.nowldef.org>

The Taylor Institute

The Taylor Institute – a policy research center focusing on issues related to poverty – completed an assessment of state implementation of domestic violence welfare policies and also prepared a "how-to" guide for community organizations in monitoring local welfare practices related to domestic violence. Both those reports – *Keeping Battered Women Safe Through the Welfare-to-Work Journey: How are we Doing?*, and *Monitoring Domestic Violence Policy and Practice in State Welfare Programs: The Role of Community-Based Groups and Providers* – can be found on the Internet at the following address – <http://www.ssw.umich.edu/trapped>.

U.S. Department of Labor

The U.S. Department of Labor (DOL) administers federal welfare-to-work grants to states and local communities. Competitive grants are awarded to local governments or private organizations such as community development corporations, private non-profits, community action agencies and others. These funds can be used for a variety of activities, including job creation, on-the-job training; job readiness, placement and retention activities, and supportive services. Visit the DOL Internet site for more information – <http://www.doleta.gov>.

The Women's Business Center

The Women's Business Center of the U.S. Small Business Administration provides many links for women interested in entrepreneurship. Visit their Internet site – <http://www.onlinewbc.org>.

Wider Opportunities for Women

Wider Opportunities for Women (WOW) is a national organization that provides technical assistance to its member organizations to achieve economic independence and equality of opportunity for women and girls. For more information on WOW and its activities, visit its Internet site – <http://wowonline.org> – or contact them at 815 15th Street, Suite 916, Washington DC 20005, or call 202-638-3143.

Women Work!

Women Work! The National Network for Women's Employment, operates a toll-free information and referral service – "A Call for Change" – that can link you with a non-traditional employment program in your area. Call 800-235-2732. For more information on Women Work!, visit the Internet site – <http://www.womenwork.org>

Project Examples: Contact information

Atlanta Tradeswomen Network New Choices for Women

(Projects of Goodwill Industries)
Sharon Turner or Kimberly Kyle
2201 Glenwood Ave SE
Atlanta, Georgia 30316
404-486-8400

Battered Women's Economic Development Task Force

AliSha Pemberton
Social Service Consulting
P.O. Box 63457
St. Louis, Missouri 63163
314-664-6022

Battered Women Employed

Legal Aid Society of San Francisco
Robin Runge
1663 Mission Street Suite 400
San Francisco, California 94103
415-864-8848

Central Vermont Community Action Council

Linda Macris
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Domestic Violence Intervention Program (DVIP)

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Good Faith Fund

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Taylor Institute

Options/Opciones Program

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Women's Association for Women's Alternatives, Inc.

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Wider Opportunities for Women (WOW)

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