

IPV and Economic Factors: Implications for Policy and Practice

FVPSA 30th Anniversary Webinar

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What we'll explore

- What else do we know about IPV and financial instability?
- What are the implications for practice on the ground and state/federal policy?

"This program saved my life. I had no place to go, no money. I now have a job, apartment, and I am learning how to get over my fears. I don't have nightmares anymore thanks to counseling."

Survivor from Washington State
Meeting Survivors' Needs Study (Lyon, 2010)

IPV and Housing Instability



- A Florida study examining the experience of violence among 800 homeless women found that a significant number of women were victimized in their lifetime, and almost one-quarter of the women indicated that violence was one, if not the main, reason they were homeless (Jasinski, Wesely, Mustaine & Wright, 2005).

IPV, Housing and Economic Instability



- A 2008 study showed that housing is one of the main needs identified by survivors at the time of shelter entry (Lyon, Lane & Menard, 2008).
- Almost 60% of participants in a study of 1,500 survivors seeking non-residential services from domestic violence programs in 2010 indicated needing support around economic issues such as housing, employment, and public benefits (Lyon, Bradshaw & Menard, 2011).

IPV and Economic Instability



- DV survivors who use shelter services rank housing and economic assistance among their primary service needs; 93% sought help with finding affordable housing, job training, transportation, education, and managing money (Lyon, Lane, & Menard, 2008).
- Financial abuse has been found to be present in almost *all* abusive relationships, meaning the abuser is purposefully making the victim financially dependent on him or her (Adam, Bybee & Greeson, 2008).

IPV and Employment

- Studies examining women's employment in relation to DV victimization show that women experiencing DV do not differ in their current employment status or in their desire to work from women without a history of DV victimization (Lloyd & Talac, 1999; Riger & Staggs, 2004).
 - However, women who report DV victimization also report:
 - more days arriving late to work
 - more absenteeism from work
 - more psychological and physical health problems that may reduce their productivity, and
 - greater difficulty maintaining employment over time.
- (Logan, Shannon, Cole & Swanberg, 2007; Reeves & O'Leary-Kelly, 2007; Meisel, Chandler & Rienza, 2003)

IPV and Employment

- However, employment provides not only important financial resources, but also may raise a woman's self-esteem, thereby providing her with psychological resources to cope with or end an abusive relationship (Brush, 2003).
- Research also shows that abused employed women who received social and tangible support from co-workers and supervisors experienced less social isolation, improved health, and fewer negative employment outcomes (Staggs, Long, Mason, Krishnan, & Riger, 2007).

IPV and Workplace Costs

- Studies indicate that DV-related injuries to women cost about \$5 billion a year in medical expenses and lost productivity, and about 50% of this cost is born by the private sector in the form of payments for health insurance and sick leave (Reeves & O'Leary-Kelly, 2007; Rothman & Corso, 2008).
- Employed women who experience DV, especially stalking at work, may consequently lose their jobs or give them up with the hope of increasing their safety, resulting in another pathway from DV victimization to lower financial stability and even poverty for some women (Moe & Bell, 2004; Staggs et al., 2007).

IPV and Child Support



- Among the survivors seeking services for children, over 41.1% sought help with obtaining child support (Lyon, 2011).
- Over 90% of women with current/former abusive partners indicate an interest in pursuing child support *if they can do so safely* (Pearson & Thoennes, 2000).
- Some victims of domestic violence may not want to pursue child support because of the dangers this may pose to them or their children, dangers such as violent retaliation or abuser's gaining information about the victim's whereabouts.

IPV and TANF



- Between 40-60% of current welfare recipients have experienced domestic violence at some point in their lives. Up to 25% report that the abuse is a current problem (Lindhorst, 2007; Lindhorst, Meyers & Casey, 2008).
- Adoption of the FVO was optional for the states and although most have adopted it, only a minority (.5%-3%) of TANF clients disclose DV to their caseworkers, request an FVO waiver or exemption, or utilize DV victim services (Lindhorst et al., 2008; Pearson et al., 2001).

"I had a case where a client showed up for an interview, was referred to me, picked up her children and was helped to flee all in 6 hours. She literally did not have diapers or a bottle even. She was given transportation vouchers, clothing vouchers, diaper vouchers...then TANF put her up in a hotel in a new community and helped her get into shelter there. It was incredible to see them all come together and take action....Overall she left knowing that there are people who care and will pull out the stops to keep her and her children safe."

Respondent from Not Enough: What TANF Offers Family Violence Victims (2010)



"I don't want to tell my worker about the violence; she'll just come take the kids. A welfare check won't even pay my rent if I move out. I'll also need HUD assistance and there's a huge waitlist. I can't pay utilities or buy my medicine. My friend got TANF and got a part-time job through it, but the job made her child support go down. What's the point of trying?"

Respondent – What her clients say about TANF from Not Enough: What TANF Offers Family Violence Victims (2010)

IPV and Asset Building

- A study of the savings outcomes of 125 survivors participating in an Individual Development Account (IDA) program (Saunders, 2010) found that:
 - Approximately two-thirds of women reached their savings goal and 76% made at least one matched withdrawal purchase.
 - On average, women saved \$87 per month while living on modest incomes (most women lived at or below 150% of poverty level).
 - Unmatched withdrawals were often used to preserve housing, which may also have maintained safety.

What are the implications of this empirical and experience-based evidence for practice on the ground and state/federal policy?

Complex interplay of IPV and economic factors in victims' lives



- Dependency on an abusive partners to provide financial support for family
- Job loss or lost wages from workplace interference/ sabotage by an abuser or time off needed to recover
- Unfinished education or training due to lost class time or relocation
- Barriers accessing public benefits due to abuser sabotage of job or education, trauma impacts of domestic violence, or other factors
- Debt from healthcare, relocation costs or replacing damaged property

Complex interplay



- Damaged credit from abusers financially crippling the survivor through joint debt or other tactics
- Rejection from rental or loan applications due to bad credit/debt
- Eviction or damaged tenant history from law enforcement involvement
- Inability to find a job with unfinished school, employment gaps due to violence or a criminal record due to a coerced crime
- Loss of assets with long-term implications if an abuser continues to control income

Practices and Policies:

What needs to stop happening?



What needs to stop?

- "Safety is not my job"
 - Treating domestic violence as a parenthetical issues rather than a central one for all systems working with families
- Undermining victim safety planning
 - When disclosures of DV do not lead to needed services or support
 - Failing to provide accurate information about programs services and requirements, how personal information will be used, assurances of confidentiality, and the safety accommodations or services that are available
- Continued under-funding of DV programs
 - Continuing to ignore unmet need
 - Many advocates are paid wages that make them income-eligible for food stamps



Practices and Policy: Where can we do better?



Where can we do better?

- **When DV is disclosed, something helpful should happen –**
 - A warm referral to services
 - Accurate information to support safety planning, including how the system works
 - Tangible assistance
- Ensure well-trained staff with meaningful relationships with the DV advocacy community
- More "yellow" light responses from systems
 - Ensure access to the needed benefits and programs while mitigating safety risks and building in protections
- More robust collaborative partnerships between dv programs, responsible fatherhood programs, other community groups working with economically vulnerable families



Where can we do better?

- Policies and practices that specifically respond to economic impacts of IPV, such as:
 - *Criminal or civil protective orders* that include economic relief provisions
 - *Access to unemployment benefits* for victims who lose jobs due to domestic violence, sexual assault or stalking
 - *Housing policies* that allow victims to break leases or modify security without fear of eviction or excessive costs
 - *Restitution* to cover abuse-related legal fees, mental health care, or property damage
 - *Paid sick and safe days* that victims can use to address the health consequences of violence, filing for restraining orders, or cooperating with police investigations without compromising their jobs or economic stability



Where can we do better?

- Making TANF a more effective safety net for survivors
 - *Require states/territories to have robust, comprehensive, integrated response to domestic and sexual violence issues, DV training and practical response tools for TANF/CS workers, and flexible FV exemption and work requirements*
- Continued support for the full range of housing options that survivors may need.
 - *This continuum should include emergency shelter, transitional housing, supported housing, and other permanent housing options*
- Create greater access to emergency relocation and assistance funds for survivors who need short-term help
- Increase emphasis on asset building strategies and programs designed for survivors, and targeted employment services for domestic violence survivors



Where can we do better?

- Review, update and reissue directives and fact sheets regarding access to federally-funded services for immigrant survivors of domestic violence as well as the language access requirements of federal grantees
- Other public policies and approaches that will increase economic stability for more economically vulnerable families, including domestic violence victims
 - *Workplace violence policies and procedures*
 - *Increase in federal/state minimum wage, including living wage policies*
 - *Pay equity policies*
 - *Workplace flexibility policies*



"When the victim gets a case manager who knows the system and family violence, it works well. They advocate for her and help her through the system instead of creating barriers. We recently had a victim facing lethal danger who needed to get safely to another state. The victim got her grant quickly and was able to get safely out. When our agencies work well together we are able to save lives!"

Respondent from Not Enough: What TANF Offers Family Violence Victims (2010)

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