



ECONOMIC JUSTICE AS A FRAMEWORK FOR VIOLENCE PREVENTION

2022

WHITE PAPER

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Executive Summary

The Delaware Rape Prevention and Education (RPE) Program encourages all local and statewide organizations, corporations, workplaces, and sectors to consider ways to adopt and advance policies that promote economic equity and revamp policies that may hinder success, stability, and safety for employees and communities. This white paper is being published to raise awareness and increase knowledge capacity of economic justice among community partners, corporations, and state legislators. It is the RPE Program's goal that all readers of this white paper will gain an understanding of the importance of economic justice and how it can effectively contribute to the prevention of domestic and sexual violence in Delaware. The state continues to have alarming reported cases of domestic and sexual violence. Domestic and sexual violence have disproportionate and harmful impacts on the physical, emotional, and financial health of its victims and survivors, including the development of chronic health issues and significant loss of income.

In efforts to prevent violence from occurring, the RPE Program through the Delaware Coalition Against Domestic Violence (DCADV) worked to identify evidence-based strategies that may reduce the prevalence of violence. While many strategies aim to impact individuals directly, the U.S. Centers for Disease Control and Prevention (CDC) recognizes the importance of addressing this at a systems level and beyond to complement existing prevention efforts.¹ One systems-level strategy focuses on improving health and economic outcomes by promoting economic justice, since poor economic health has been identified as a risk factor for the likelihood of domestic and sexual violence to occur.^{2 3} Individuals who are exposed to risk factors of poor economic health and lack of access to economic supports may be forced to rely on a partner or family member, which could prevent them from leaving living environments if they become abusive.

Economic justice is the human right to be compensated a livable wage and benefits equitably, in safe working environments, with the right to choose a job that is fulfilling. Economic justice means that everyone has equitable opportunities to be financially self-sufficient and create economically stable lives for themselves and their families.⁴ The CDC is exploring economic justice as a complementary strategy to further reduce the prevalence of domestic and sexual violence. Given the risk factors of economic instability and poverty, embracing economic justice frameworks can contribute to mitigating these risk factors.^{5,6} These principles can be supported through the development of equitable public, workplace, and financial policies. As such, community and societal policies and practices that reduce power imbalances and promote economic justice principles have the capacity to contribute to the prevention of domestic and sexual violence.⁷

DCADV conducted an environmental scan of Delaware's largest employers to learn the depth and breadth of their employee benefits and healthy workplace policies. This scan also included a review of current financial institution practices and policies and state laws that support the well-being of Delawareans. Further, DCADV's environmental scan included research on promising and best-practice policies which corporations and workplaces can implement.

Workplace policies that support flexible work schedules and valuing employees as whole people have been shown to contribute to improved financial and physical health outcomes of employees.⁸ Financial sector policies build financial knowledge, which increases the number of financially strong households. Local and state public policies have the capacity to increase job security and the number of financially stable households, such as mandating that all employers provide paid family leave. The policies identified in this white paper are examples of how to strengthen economic supports for all to reduce risk factors associated with domestic and sexual violence.

We recognize the State of Delaware and several corporations, workplaces, and financial institutions that have already established the policies highlighted throughout this white paper. We encourage others, such as policymakers in local and state government, to follow their example by implementing the policy initiatives. Including the noted policies contributes to the likelihood that Delawareans can become financially self-sufficient, thus creating a financially thriving economy and community while simultaneously decreasing the economic risk factors associated with domestic and sexual violence.

This paper will provide more detailed information on policy initiatives that should be considered by policymakers in the government as well as within corporations, workplaces, and the financial sector.



Evidence-Based Policies to Influence Financial Stability

Corporate Sector and Workplace Policies

- Lactation Friendly Workplaces
- Paid Time Off and Paid Family Leave
- Anti-Discrimination
- Flexible Work Schedules, Onsite Childcare, and Childcare Subsidies
- Employee Assistance Programs
- Equal and Comparable Pay

Financial Sector Policies and Recommendations

- Financial Empowerment Programs
- Microfinance Programs
- Credit Building Programs
- Credit Repair Programs

Government Sector Policies

- Equal and Comparable Pay
- Adequate, Quality, and Affordable Child Care
- Fair Lending Practices
- Affordable Health Care Access
- Affordable and Safe Housing
- Livable Wage

It is DCADV's and the Division of Public Health's aim to decrease domestic and sexual violence occurrences as Delaware businesses, financial institutions, and policymakers shift toward economically-just policies. Through research, it is believed that supportive employee policies will lead to successful businesses; well-structured and supportive consumer policies will lead to a stronger economy; and comprehensive, supportive constituent policies will lead to an equitable, safe, and healthy community where all have opportunities to thrive.

Introduction

One in three women and one in six men in the United States have been victims of sexual violence during the course of their lives, according to the Centers for Disease Control and Prevention's (CDC) 2010-2012 National Intimate Partner and Sexual Violence Survey (NISVS). Between 2010 and 2012 in the state of Delaware, 121,000 women and 49,000 men reported experiencing sexual violence at some point during their lifetime. The 2010-2012 NISVS also reported that one in three women and one in nine men in the United States have been victims of domestic violence.⁹ According to the 2010-2012 NISVS state report, in Delaware between 2010 and 2012, 136,000 women and 78,000 men were victims of intimate partner violence. Given the prevalence of domestic and sexual violence and its lifetime impact, it is imperative that Delawareans work together to mitigate the harm and prevent violence from occurring in the first place.¹⁰

Domestic and sexual violence are a result of national and international gender inequity issues. Social norms that view women and girls as inferior to men and boys are harmful and contribute to violence against women in all forms.¹¹ Through the CDC's *STOP SV: A Technical Package to Prevent Sexual Violence*, and *Preventing Intimate Partner Violence Across the Lifespan: A Technical Package of Programs, Policies, and Practices*, promising research indicates that economic justice can help reduce and prevent violence.^{12,13}

Domestic Violence

Domestic violence is any form of sexual, psychological, physical, or financial abuse that is performed against members of the same home unit. This type of violence can also take shape in the form of stalking another individual, typically a current or former partner.¹⁴ Domestic violence is commonly referred to as intimate partner violence due to its frequent occurrence within intimate relationships, including straight, lesbian, gay, bisexual, or queer (LGBQ) relationships. Though not between intimate partners, child abuse and elder abuse can also be considered domestic violence, if it occurs between members of the same household.

In the United States, the total economic burden of domestic violence equates to approximately \$3.6 trillion.^{15,16} The economic burden is attributed to medical services, reduced productivity, legal fees, and additional costs that stem from the perpetration of domestic violence.¹⁷ Reductions in workplace productivity

negatively impact employers and employees who are victims of violence. Domestic violence survivors lose roughly \$18 million in earnings a year combined and \$1 billion dollars in potential earnings over the course of their lives.¹⁸ Perpetration of domestic violence leads to a perceived reduction in workplace productivity due to the occurrence of frequent distractions, absences, and tardiness, all of which can lead to job resignation or termination, making it difficult for individuals to financially support themselves.^{19, 20, 21, 22}

Poverty, low economic status, adherence to gender norms, income inequality, and unsupportive economic, health, and social policies are a few of the many risk factors that increase the likelihood that domestic violence will occur.²³ These risk factors ultimately contribute to the continuation of power imbalances in communities that enable domestic violence to take place.

Sexual Violence

Sexual violence is any type of sexual behavior performed on another individual without receiving consent. Although sexual violence can occur between anyone, research indicates that survivors of sexual violence often know the person who harmed them, such as a friend, neighbor, partner, coach, acquaintance, or teacher.²⁴

In 2014, the societal economic burden for 43 million adults in the United States that reported victimization of sexual violence was estimated to be nearly \$3.1 trillion dollars over the course of the survivors' lives. Nearly \$1.6 trillion alone is lost in productivity due to the occurrence of sexual violence.^{25, 26} Loss of income can exacerbate societal power imbalances that increase opportunities for violence to occur.

Experiences of sexual violence may also impact an individual's productivity in the workplace. The trauma produced by sexual violence often results in survivors missing days of work to seek out medical and mental health support as well as other resources crucial to the healing process. Sexual violence creates disproportionate barriers for survivors, often making it difficult to maintain employment. Frequent absences, tardiness, and distractions due to trauma can lead to a perceived reduction in job productivity that may result in termination of the employee. Sexual violence may also lead survivors to resign from employment due to the traumatic experience and fear for safety.²⁷

The CDC has identified several risk factors that can increase the likelihood that sexual violence will occur. Factors such as unemployment, having a lower income, strict gender roles, economic stressors, poverty, and community income inequality can lead to a greater likelihood that sexual violence will be committed or experienced.²⁸

Effects of Violence

Domestic violence perpetrators often impact a survivor's ability to obtain or maintain employment. Research has shown that abusers may engage in activities to hinder a survivor's presence at scheduled shifts, which could lead to job termination. Abusers may interfere with job productivity of survivors by consistently calling or showing up at the survivor's place of employment.^{29,30} If job termination occurs frequently, survivors may face difficulty in acquiring new employment, as potential new employers may view frequent termination as having a poor work ethic.³¹ Abusers may also use various tactics to prevent a survivor from getting a job, such as hiding crucial paperwork needed for employment.³²

Outside of the workplace, abusers may intentionally damage a survivor's finances and economic stability, something that typically prevents survivors from leaving harmful relationships and living environments. Abusers may control bank accounts, credit cards, or use other methods of financial coercion to maintain power over survivors. Abusers may take out credit cards, loans, or other high-cost items in the survivor's name to intentionally damage credit.³³ Abusers may also place a great deal of emphasis on gender roles in the home, especially when children are involved. This may include forcing the survivor to take care of all responsibilities around the home like cooking, cleaning, and raising children, all which limit a survivor's freedom to work and thrive by the unbalanced level of parental and household responsibilities. Forcing a survivor to take care of the bulk of household chores and parenting responsibilities may prevent the survivor from getting a job, which furthers the survivor's reliance on the abuser for financial support.³⁴

The Intersection Between Economic Justice and Violence Prevention

Domestic and sexual violence have a profound impact on survivors' abilities to thrive in many ways. However, these forms of violence can be prevented before they ever happen through strategies that effect change at multiple levels. At the community level, economic justice efforts can complement the work being done at other levels. Domestic and sexual violence share common risk factors at this level, including economic instability and poverty. According to the CDC, policies that promote economic justice can help mitigate the risks posed by economic instability.³⁵

Prevention of domestic and sexual violence is possible, and the international call for violence prevention is widespread. The public health approach to violence focuses on primary prevention: stopping domestic and sexual violence before it occurs.³⁶ Healthy People 2030 added the reduction of contact sexual violence, physical violence, and stalking to the list of behaviors to address during the decade.³⁷ To support efforts in the United States, the CDC developed technical packages that identify effective program and policy approaches to address the risk factors of domestic and sexual violence. *STOP SV: A Technical Package to Prevent Sexual Violence* and *Preventing Intimate Partner Violence Across the Lifespan: A Technical Package of Programs, Policies, and Practices* explain the prevention approach to ending sexual and intimate partner violence. These documents detail how risk factors are tied to low income, unstable employment, low socioeconomic status, and harmful adherence to gender norms. Prevention of domestic and sexual violence can reduce financial burdens placed on communities by targeting the outermost layers of the social-ecological model (Figure 1).^{38, 39, 40}

The **social ecological model** is a visual representation of the different ways in which a society functions and shows that nothing exists in a silo. Individual-level attitudes and behaviors impact the way people interact with each other (relationship level). These components also impact the policies implemented at the community level, and the social norms promoted at the societal level. To comprehensively prevent sexual and intimate partner violence, prevention should address all levels of the social ecological model.

Figure 1. Social Ecological Model.



Source: The Social Ecological Model: A Framework for Prevention, CDC, 2021

Though the circumstances surrounding domestic and sexual violence may differ, economic instability is a risk factor for both and can be prevented or addressed through economic justice efforts. Both forms of violence impact an individual's ability to thrive in the workplace but can be buffered through the creation of healthy workplace, financial, and public policies that contribute to equitable economies and communities, and ultimately impact the community and societal levels of the social ecological model.^{41, 42}

Workplace Policy Inequities

Equal Pay

Women have historically been paid less than men for doing work that is considered equal in skill level. This gap widens further when racial identity is considered. This pay difference contributes to an unequal playing field for women and men providing for themselves and their families financially. Currently, men are generally paid more than women for performing different jobs that require similar skill sets and education levels.⁴³ Closing the pay gap would promote gender equality and economic justice, making it easier for women to financially support themselves and their families, and ultimately reduce instances of violence.⁴⁴

Lactation Friendly Workplaces

Birthing people^{1, 45} in the workforce that breast-feed, or chest-feed may encounter several barriers to do so. Individuals who recently gave birth are often faced with difficult ultimatums when deciding to return to work. This decision can be a direct result of the many new responsibilities a person takes on during the transition to parenthood. For example, breast-feeding and chest-feeding can be difficult for working parents due to the lack of policies that make it comfortable to lactate.⁴⁶ Until recently, corporations and workplaces did not have on-site lactation rooms for lactating parents, resulting in parents choosing to lactate in unsanitary and uncomfortable places, such as restrooms or break rooms. Some parents decided to end lactation and switched to bottle feeding to remain in the workforce. Others chose to leave the workforce to breast/chest-feed their child.^{47, 48}

Affordable Childcare

Obtaining quality, safe, convenient, and affordable childcare during work hours is another barrier that parents are faced with upon having or adopting a child. Childcare in the United States is costly, and with multiple children, it can be a true economic barrier.⁴⁹ In 2018, the daily market cost for full-time childcare in Delaware ranged from \$28 to \$60 per child.⁵⁰ As a result of high childcare costs, parents may face the need to leave the workforce to care for their child(ren). This means that a person may need to rely on their partner for

¹ Birthing people: An inclusive term used to describe people that give birth, recognizing that not all people that give birth identify as a woman.

financial support. It is also important to highlight the challenge of having children in school or daycare while having strict work schedules. Work and school or childcare often begin and end within the same time window. This may lead to a parent arriving late to work because they need to drop off their child at school or with a childcare provider. The parent may leave work early because they need to collect the child from school or childcare to avoid incurring late pickup fees. Depending upon the flexibility of the workplace, these lost hours may be perceived as reduced productivity, which can lead to a parent being terminated from their job.^{51, 52, 53}

Methodology

The Delaware Coalition Against Domestic Violence (DCADV) conducted an environmental scan from June 2020 to August 2020 that was guided by the CDC's *STOP SV: A Technical Package to Prevent Sexual Violence*.⁵⁴ The CDC's technical package offered several techniques that state partners should perform to prevent the perpetration of sexual violence. To begin, it was imperative to conduct an environmental scan to gain an understanding of the characteristics and resources that can support prevention efforts in Delaware. Though policy is simply one part of violence prevention work, the policy scan aimed to assess the public policy layout of Delaware, the United States, and in some cases international policies that contribute specifically to economic justice as a strategy to prevent domestic and sexual violence by empowering women and strengthening family unit economic stability.

Appendix A displays the flowchart that guided the process of conducting the environmental scan. The scan is divided into two sections: a policy scan and a literature review. The policy scan was a thorough assessment of international, national, and state-level policies that included women and empowerment, domestic and sexual violence, and economic support. The literature review collected and assessed journal articles and grey literature (non-academic or commercially published reports) that discuss economic justice and empowerment, domestic and sexual violence, and violence prevention.

The environmental scan also included a search for Delaware organizations that focus on various areas of social justice and economic and financial empowerment, as they can support RPE Program's economic justice work due to the close alignment of their organizational missions.

Policy Selection Process

CaseText, Westlaw, Congress.gov, Employment Law.com, and Women’s Law.com were the search engines used to pull policies for the scan. For CaseText, Congress.gov, Women’s Law, and Employment Law, ‘economic justice’, ‘women’, ‘empowerment’, ‘domestic violence’, ‘sexual violence’, and ‘economic’ were terms inserted into search engines with the assistance of Boolean operators to maximize search results. Policies were reviewed and included in the environmental scan if they were made effective during 2019 or 2020 and were directly related to economics, women, empowerment, sexual violence, and domestic violence. Policies from Employment Law and Women’s Law were included if they were specific to Delaware and were still in effect. Corporate level policies were pulled from the websites of major Delaware employers and were included in the environmental scan if they were directly related to policies that contribute to economic justice, such as lactation or paid leave policies. This scan also included a search for policy approaches and language that can be incorporated to support the creation of policies for workplaces, financial institutions, and government legislation.

The environmental scan also included a Google search of Delaware-based organizations that could be a resource or collaborative partner to the RPE Program’s economic justice work. These organizations were defined as potential resources if their mission statements and programs included language involving economic and social justice.

Countries doing remarkably well in workplace policies specific to paid leave were resourced and referenced via a Google search so their work could be used as guidance. Nationwide paid leave policies have proven to be effective; however, they have yet to be mandated by most high-income countries.

Several national organizations that push for an end to domestic and sexual violence utilize an economic justice lens. A Google search identified organizations with policy and programmatic approaches to promote economic justice in workplaces.

Literature Review Selection Process

Relevant literature was searched for using Google Scholar and Google's main search engine. Abstracts were scanned to determine initial eligibility for the environmental scan. Once included in the final environmental scan, peer-reviewed journals and grey literature were read, and key information was pulled.

After completing the environmental scan, policies noticeably fit into three sectors that varied by the target population and level of the social ecological model: corporate, financial, and government. The corporate section includes policies that can be implemented within corporate workplaces to directly impact employees' work environments. Policies at this level will impact employees at each company separately but are encouraged to be established at all workplaces. Policies included in the financial sector category are programs that directly relate to financial empowerment and well-being. Policies in the government category are systems-level policies that can be mandated across a state, county, town, or municipality to impact larger populations of people instead of individual workplaces. It is important to note that one policy alone will not shape the outcomes of violence; rather, it is a combination of multiple policies and non-policy efforts that will contribute to the elimination of violence. Policy change is one piece of the puzzle.



Proposed Violence Prevention Policy Solutions

This policy paper uses an economic justice approach to violence prevention, as suggested by the CDC. Economic justice is the notion that fair and just economic systems are more successful because all members have equitable opportunities to participate and succeed. Economic justice is widely focused on equal pay and discrimination-free economic opportunities.⁵⁵ Equitable economic policies have the ability to prevent domestic and sexual violence from occurring because they eliminate many risk factors identified as influencing violence in relationships. Such policies can be implemented at corporate, financial, and government levels.

Note: Policies identified in this section are cross-cutting and may appear in multiple sectors below. DCADV believes it is important to highlight each of these policies under their respective sectors to emphasize the importance of these policies, in addition to the fact that all of these sectors have the ability to implement policies that can contribute to economic justice. Additionally, policies are not listed in any particular order; DCADV believes that all listed policies can contribute to economically just practices.



Corporate Sector Policies

Working adults spend the majority of their time at work, which highlights how impactful workplace policies and environments are on an employee's well-being. Employers who prioritize the creation of employee-friendly environments to ensure that all employees are healthy and can successfully perform their work will see benefits to both the employee and the company, such as increased productivity and reductions in staff turnover. Policies that promote equity, health, success, and productivity are crucial to improving economic justice and reducing domestic and sexual violence.

The State of Delaware, in addition to several other large state employers, has implemented many of the workplace policies that are highlighted in this portion of the white paper. This section highlights those enacted policies.

Policy 1 – Lactation Policies

Employers who establish lactation policies in their workplace to promote gender equity among employees should include language around the installment or identification of lactation rooms that allow for parents to lactate in private, clean, and comfortable spaces that lock and have a refrigerator to store milk. These policies also allow for lactating parents to receive lactation breaks that do not dock them of pay. Lactation policies promote equity in the workplace by ensuring that parents do not have to lose pay or leave the workforce if they decide to breast-feed or chest-feed their children.^{56, 57} This directly impacts the sexual and intimate partner violence risk factors associated with gender inequity.

In Delaware

Delaware law currently requires employers to provide lactating parents with an unpaid break from work to pump in a private space. Though employers must provide an unpaid break at a minimum, employers have the option to offer paid breast/chest-feeding breaks.⁵⁸ State law also allows for breast/chest pumps to be purchased or rented to allow for lactating parents to return to work with an easily supplied pump.⁵⁹

Policy 2 – Paid Time Off/Paid Family Leave

Paid time off and family leave policies are important to working parents and caregivers. It is often necessary for parents and caregivers to take days off work to tend to caregiving responsibilities. If this time off is unpaid, it can

significantly reduce earnings over time, leading to financial instability. The frequent need for time off could also result in termination from work if companies provide employees with an insufficient amount of leave from work. Paid time-off policies can ensure that parents and caregivers are covered financially when they need to take time off for necessary duties. Additionally, paid time off eliminates the employer's cost burden that results from continuously terminating and rehiring staff due to circumstances that may create the need for frequent time off.^{60, 61}

Parents, through birth or adoption, and their partners are often put in a position to take an extended leave of absence from work to tend to the needs of their newborns or new family members. Some countries, such as Canada and Norway, implemented nationwide policies mandating that parents be paid during this time.^{62, 63} Other countries, like the United States, do not have a nationwide policy that entitles new parents to paid family leave absences. Some paid family leave policies only apply to those giving birth instead of to partners or other guardians of the newborn. The lack of inclusiveness in these policies push communities further away from achieving gender equity because the birthing person is forced into a domestic/caregiving role instead of experiencing equal parenting roles. Inclusive paid leave policies can help close the gender equity gap while also promoting economic justice through securing jobs and pay after having children.

In Delaware

The State of Delaware currently provides state employees with 12 weeks of paid parental leave. The policy applies to parents that recently welcomed a new child through birth, adoption, or foster care. It is important to recognize that this policy *only* covers state employees. Like paid parental leave offered by the State of Delaware, several large employers in the state offer paid parental leave to their employees.⁶⁴

Policy 3 – Anti-Discrimination Policies

Anti-discrimination policies that forbid discrimination against race, ethnicity, gender, sexual orientation, disability, and religion contribute to the prevention of sexual and domestic violence by supporting the elimination of power imbalances which contribute to the likelihood of these forms of violence occurring. Discrimination in any form could be the reason an individual is

dismissed from a position or not hired. Discriminatory recruiting, hiring, and termination practices keep people out of the workforce, preventing them from being economically independent. Anti-discriminatory policies can discourage employers from keeping marginalized populations out of the workplace, ensuring that everyone has equal access to employment opportunities.

In Delaware

Delaware's Constitution establishes protections from discrimination in employment. This includes race, color, nationality, age, sexual orientation, gender identity, religion, and marital status.⁶⁵ These laws can be found in 19 Delaware Code Chapter 7. Other laws may protect you from other types of discrimination, such as discrimination in public accommodation or housing. Delaware recently officially added anti-discrimination protections for people of color to its founding document. The legal amendment, Senate Bill 31, which lawmakers passed unanimously January 2021, adds the words "race, color, and national origin" to the state constitution's equal rights clause.

Policy 4 – Flexible Work Schedules/Onsite Childcare/Childcare Subsidies

Work and school schedules of parents and children often conflict. Parents who have children in school or childcare facilities may need to arrive late to work in the morning to drop children off or leave work early to pick children up. This may cause parents to miss meetings or other work-related activities, leading to a perceived reduction in corporate productivity, which may result in employee termination. Alternate work policies, such as remote working, allow parents and caregivers to drop children off and pick them up without interfering with their pay or job productivity level.

A second childcare-related solution that employers can implement is on-site childcare facilities. For parents with children young enough to attend daycare, on-site childcare reduces the need for parents to arrive late or leave early due to the proximity of the childcare facility and employer.

Third, corporations and workplaces are encouraged to offer childcare subsidies to parents. These subsidies reduce out-of-pocket costs and the financial burden that childcare places on parents and caregivers.⁶⁶

These policies have the potential to encourage equity among parents/caregivers and non-parents in the workforce, encourage people to stay in the workforce to financially provide for themselves, and can lead to healthier communities and economies. Simultaneously, these approaches would help address risk factors associated with gender inequity and rigid gender norms by confronting the expectation that women should be the primary caretakers of children.

In Delaware

A few large corporations in Delaware offer childcare support to employees with qualifying needs. One corporation offers temporary childcare to employees who encountered a pause in their permanent childcare. Another offers resource assistance to parents looking for childcare services. A third provides childcare vouchers to offset high childcare costs.



Policy 5 – Employee Assistance Programs

Employee Assistance Programs (EAPs) are company sponsored programs that support employees and their families as they navigate through a variety of physical, emotional, and health circumstances. Services offered by EAPs include, but are not limited to, mental health counseling, substance and alcohol use disorder support, and work-related conflict resolution guidance.⁶⁷ Employee assistance programs have been found to positively impact the physical and mental well-being of employees. Among its many benefits, employee assistance programs offer great support for survivors of domestic and sexual violence. Employee assistance programs can provide survivors with resources when they are experiencing or recovering from violence.

In Delaware

The State of Delaware, in addition to several large employers and corporations, provide employees with access to EAPs. The State’s EAP offers physical and emotional support programs, referrals towards a variety of services, and legal and financial guidance. This program was designed to increase and maintain total well-being of employees. In addition to the State of Delaware, several other large employers in Delaware offer EAPs to employees.^{68, 69} Other Delaware workplaces can follow these models to help implement EAPs and support employees.



Policy 6 - Equal and Comparable Pay Policies

Workplaces can create spaces where employees are paid equally for work that is equal in value, regardless of sex, gender, sexual orientation, race, ethnicity, age, or religion. Policies that encourage the equal pay of employees are a crucial piece of economic justice in the workforce and help to achieve gender equity. Another policy example that promotes equal pay is instituting pay transparency. By both allowing and encouraging employees to share information on their pay and benefits, employers are unable to hide trends of discriminatory pay within an organization or industry.⁷⁰

In Delaware

Current Delaware law, as stated in the Delaware Wage Payment and Collection Act, mandates that employees are paid equally and shall not receive lesser or unequal pay based on discrimination of sex.⁷¹ Policies to explore pay transparency could be considered as an additional measure to ensure trends of discrimination in pay are not occurring.



Financial Sector Policies and Recommendations

The financial sector plays a pivotal role in creating communities that enable all to thrive economically. A lack of financial resources and poor financial status are risk factors for domestic and sexual violence to occur. Creating programs and policies that improve the financial status and credit score of individuals is one key preventive strategy by way of economic justice.

Policy 1 - Financial Empowerment Programs

The CDC identified poverty as a risk factor for sexual and domestic violence.⁷² Financial institutions and community-based organizations have the joint capacity to support financial literacy and finance-building programs. Financial literacy programs can guide families as they navigate paths to rebuild credit to restore and maintain financial well-being. Additionally, microloan programs can support families in financial crisis.

In Delaware

The State of Delaware has multiple financial empowerment and financial literacy programs that serve low-income families across the state. The \$stand by Me[®] program, jointly formed by the State of Delaware and United Way of Delaware, offers financial literacy programs that support the needs of a diverse population of individuals.⁷³ The Allstate Foundation offers a curriculum for survivors of domestic violence looking to increase financial well-being and independence. The Allstate Foundation program offers advice on financial safety planning, banking, budgeting, credit, loans, housing, and long-term financial planning.^{74, 75}

Policy 2 – Microfinance Programs

Microloan and other microfinance programs are effective ways for individuals to build credit. Unlike small business loans, these micro-loans are available to individuals for essential expenses, such as renter's down payment, and can be used to re-build credit that was damaged. Microloans are small sums of money ranging from \$100 to \$50,000 that individuals receive and pay back relatively quickly to build credit. Microloans can also be great supports for survivors of violence to repair credit or purchase homes and vehicles that require good credit scores. Expansion of these microloan programs to individuals who do not identify as survivors can help reduce risk factors associated with sexual and domestic violence and strengthen a person's overall financial stability.

In Delaware

Through a joint-partnership with Del-One Federal Credit Union, DCADV, and People's Place, microloans are offered to survivors of domestic violence who encountered financial hardships resulting from abusive partnerships. This program provides microloans up to \$500 to survivors who plan to increase or repair credit. Survivors can choose to pay the loan back immediately or pay off accrued debt. Financial coaching and educational workshops are provided by the National Council on Agricultural Life and Labor Research Fund, Inc. (NCALL) at limited locations in Delaware. Additional programs should be promoted to help mitigate risk factors of economic instability.



Policy 3 – Credit Building and Repair Programs

Poor credit scores or non-existing credit histories can be a financial barrier that is also a risk factor for domestic and intimate partner violence to occur. Poor credit may make it difficult to obtain loans for housing, transportation, or to arrange for essential utilities in your own name. Credit building programs teach individuals how to increase and maintain good credit to empower them to support themselves, be financially independent, and access key living necessities.

Poor credit scores do not necessarily negate the end of financial independence for individuals. Credit scores can be repaired, which is one solution for individuals with poor credit who are struggling to purchase items or services under their name. Credible and trustworthy credit repair programs can support individuals by guiding them on actions needed to increase their credit score. These programs can help support overall financial stability and address risk factors associated with economic instability.

In Delaware

The \$tand by Me[®] program offers credit building and repair support as well as other resources across the state. \$tand by Me[®] provides participants with financial coaches that teach about building and repairing credit.⁷⁶ The YWCA of Delaware also partners with \$tand by Me[®] to provide financial coaching and credit repair. NCALL offers one-on-one financial coaching through \$tand by Me[®] at various employment centers and higher education sites as well as financial education through a series of workshops called CreditSmart[®]. Increasing awareness and access to these programs and others throughout the state is an important element to empowering individuals and communities to achieve good financial health.

Public Policies

Public policy makers can create laws and policies nationally and statewide to prevent domestic and sexual violence from occurring by addressing specific risk factors, such as economic insecurity. Government mandated policies like these can motivate local organizations, corporations, and financial institutions to make changes within their own spaces. The totality of these policies can ensure that economic equity exists, preventing individuals from entering or remaining in violent or unhealthy environments.

Policy 1 – Equal and Comparable Pay

It is important that each employer incorporates policies conducive for equal pay for all employees in their workplaces. Governments can also have key roles in ensuring that all constituents are entitled to and receive the equal pay that they deserve, and receive pay that correlates to the value of their work. Governments should establish laws and policies that require employers to provide commensurable pay as it relates to employee work. These kinds of policies specifically target the risk factor of gender inequity.

In Delaware

In 2015, Delaware passed legislation requiring employers to compensate all employees with equal pay for equal work, regardless of sex.⁷⁷



Policy 2 - Adequate, Quality, and Affordable Child Care

Establishing wider access to childcare subsidies through the expansion of government policies and funding has the ability to reduce the financial burden of childcare. Policies that support affordable access to childcare permitting parents to remain in the workforce, creating thriving families, communities, and economies.⁷⁸ This type of policy can impact prevention efforts by addressing the risk factor of economic instability.

In Delaware

The Delaware Division of Social Services offers childcare support at state centers and homes to families that meet qualifying income criteria and exceed need requirements. This assistance program is for families in which caretakers may need to work, attend job training, or participate in other activities that benefit themselves or their child(ren).⁷⁹ Expanded employer policies that support childcare could enhance these supports to parents within their organization and strengthen the financial viability of their employees mitigating risk factors that contribute to violence.

Policy 3 - Fair Lending Practices

According to the American Bar Association, Americans lose an estimated \$25 billion annually from predatory lending practices.⁸⁰ Predatory lending practices create an endless debt cycle for its victims. This is often true for domestic and intimate partner violence survivors. Creating fair lending policies that eliminate the predatory practice of payday lending with exorbitant interest rates builds communities with strong financial foundations, ultimately creating a greater level of financial and social stability for individuals and communities.

In Delaware

Delaware has established several laws that aim to protect consumers from predatory lending practices. Title 6, Subtitle II, Chapter 23 of the Delaware Code states that lenders may not charge more than 5% over the Federal Reserve discount rate.

Policy 4 - Affordable Health Care Access

Nearly 30 million people living in the United States in 2019 lacked access to health insurance at one point in time, with just over 26 million lacking health care insurance for the entire year.⁸¹ Expanding access to health care through

affordable insurance enables more working individuals within the coverage gap to qualify for and receive health insurance. By expanding health care, far more people could have access to preventative health care and life-saving medications that influence positive health outcomes. Preventative care recognizes and prevents illness earlier, allowing for more effective treatments. Affordable health insurance can increase access to health care. Both benefits maintain a healthy workforce and build stronger economies, which directly address the risk factors of economic insecurity.

In Delaware:

Delaware's expanded Medicaid program and the Choose Health Marketplace for Affordable Care Act (ACA) provided health insurance coverage for roughly 13% of Delawareans living without it in 2018.⁸² Even with the expanded coverage of the ACA, 46.5 % of Latino/Hispanic residents between the ages of 18 and 64 do not have any form of health care coverage or health insurance.⁸² Ongoing work to make health insurance and medical expenses more affordable can help close this gap and ensure everyone has access to living healthy lives.

Policy 5 - Affordable and Safe Housing

Safe and affordable housing gives individuals the opportunity to live in harm-free, healthy conditions where cost savings can be used for other expenses.^{83,84} Increased access to safe and affordable housing leads to thriving communities and economies. Low-income housing tax credits are one strategy used to maintain affordable housing options in communities. Housing tax credits are designed to build or renovate homes that will be offered to the community at low-cost,⁸⁵ allowing for more families and individuals to have access to homes without encountering an unsustainable cost burden. Increased options to safe, quality, and affordable housing encourages stability within a community and enhances its overall success. Stable, affordable housing is a key element in safety planning for individuals in abusive relationships, allowing them financial independence if they choose to leave the relationship.

Housing discrimination can contribute to being denied admission to, or being evicted from, housing due to acts of violence committed against survivors. This discrimination jeopardizes housing security for survivors and their families

who are leaving abusive situations. The Violence Against Women Act (1994) (VAWA) protects anyone who is: (a) a victim of actual or threatened domestic violence, dating violence, sexual assault, or stalking, or an “affiliated individual” of the victim; AND (b) living in, or seeking admission to, a federally assisted housing unit covered by VAWA. Additional policies that protect survivors of domestic and intimate partner violence and provide for low-income wage earners to enable them to obtain and sustain affordable housing would strengthen communities and protect these individuals from the risks of economic insecurity.

In Delaware

Delaware has four housing authorities that provide quality and affordable housing to Delaware residents that meet qualifying requirements. The Delaware State Housing Authority, Wilmington Housing Authority, Newark Housing Authority, and Dover Housing Authority offer support to Delaware residents looking to rent or purchase homes for a low cost. Housing authorities in Delaware provide affordable housing through the provision of public housing, housing choice-vouchers, subsidized housing, and tax credits. Each of these unique programs support Delaware renters by providing ways to offset increasing housing costs. In addition to support offered to renters, the Delaware Housing Authority and the Delaware Attorney General’s office also provides counseling and emergency assistance support to homeowners.⁸⁶ However, an affordable housing crisis has existed in Delaware since the 1970s. Those with low-paying jobs struggle with being able to afford the rising costs of rents and mortgages. Anyone desiring to leave an abusive relationship may find it more difficult when faced with the difficulty of finding and maintaining adequate safe housing.

Policy 6 - Livable Wage

For several decades, advocates have pushed for increased state-designated minimum wages to ensure that all individuals are paid enough to support basic living necessities. The livable wage is pay that allows people to afford bills for necessities including, but not limited to, rent and groceries. When the minimum wage is much lower than the livable wage, it places people at risk for abuse. Ideally, everyone would be paid a livable wage so they can support themselves.

From a domestic and sexual violence prevention lens, livable wages can create more economically independent individuals, addressing the risk factor of economic instability and serve as a protective factor against the occurrence of domestic and intimate partner violence. The risk of poverty is greater for single mothers, making it more difficult to leave abusive partners. The difficulties in leaving an unsafe environment become even more complex when children are victims of domestic violence, either directly or as a witness to abuse, since children require both a safe space to grow and thrive, and a caregiver who can provide that support independently.

Increased hourly wages will influence an increase in economic stability among households, which can help ameliorate the risk factor of economic insecurity. By adopting policies that ensure their employees have a sufficient pay to afford housing and necessities in the areas where they live and work, employers can have a significant impact in fostering healthy communities and thriving employees.

In Delaware

According to the 2019 U.S. Census Bureau, approximately 8% of families in Delaware live in poverty. For married couples with children, that figure drops to 5%; however, it skyrockets to 32% for single mothers. As of 2022, Delaware's minimum wage is \$10.50 per hour. The livable or housing wage is \$21.96 an hour, which could support a family with a two-bedroom apartment in Delaware⁸⁷. A focused effort to increase the state's minimum wage for the last decade resulted in legislation increasing the minimum wage yearly until reaching \$15 in 2025.

Call to Action

There are strong links between economic justice efforts and violence prevention, which is reflected in the risk factors associated with sexual and intimate partner violence. Poverty and economic instability are characteristics that contribute to the likelihood that violence will occur. As such, it is imperative that poverty and economic instability are addressed as part of the larger violence prevention movement.

A thriving Delaware economy hinges on equitable communities free of domestic, sexual, and intimate partner violence. Delaware is on the right path and continues to set an example for others in many areas. While many employers have adopted the workplace policies outlined in this paper, widespread adoption can move Delaware further toward economic justice. Many policies implemented by the State of Delaware have provided valuable examples for the private industry to follow. Corporations, financial institutions, and the state and federal government all have the capacity to establish policies that promote equity and prevent violence.

The establishment of workplace policies – lactation supports, flexible schedules, onsite childcare, and anti-discrimination policies – reduce societal emphasis on harmful gender norms that hinder advancement towards economic justice and contribute to risk factors for sexual and domestic violence. Delaware has numerous programs such as the Supplemental Nutrition Assistance Program (SNAP)⁸⁸ and the supplemental nutritional program for Women, Infants, and Children (WIC)⁸⁹, to assist families in need.

Financial institutions that create supportive policies and programs to maintain or repair good credit while also avoiding predatory lending practices could increase consumer financial stability and contribute to economic justice and thriving economies. Tools like the \$tand By Me[®] program that improve financial literacy and independence are crucial to ensuring that financial abuse does not keep women in an unsafe situation. Child, Inc., People's Place, and the YWCA of Delaware also offer financial empowerment services including match savings programs, credit repair, financial literacy classes, and microloans through Del-One Federal Credit Union.

Additionally, state laws that ensure constituents are supported and have equitable access to livable wages, quality healthcare, affordable housing, and

participation in the labor force can contribute to the advancement of economic justice efforts that directly address risk factors associated with domestic and sexual violence.

Sexual, domestic, and intimate partner violence can be prevented. Understanding the relationship between poverty and violence is critical to strengthening existing prevention policies and adopting new evidenced-based economic justice practices across the state. When all sectors advance economic justice, they ensure the health, safety, and financial stability of Delaware's most vulnerable populations.

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APPENDIX A

