



Deepening Our Work

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What We Know

- 1/3 of all women will experience DV in their adult lives
 - VS
- 60% of women living in poverty
 - Of those, 8% - 33% report recent or current violence
 - High prevalence of childhood physical & sexual abuse

However...

- This **Does Not** mean that those living poverty are more violent
- Also **Does Not** mean those with plenty of financial resources are not experiencing or at risk of experiencing abuse

Why?

- Having limited financial resources is a big risk factor for Domestic Violence
 - Few resources = fewer good choices for getting and/or staying safe
 - An abuser is able to gain more control due to increased vulnerability
 - Abuse is likely to last longer and result in more severe injuries

Economics & Interpersonal Violence

What are some examples of where you see that intersection of economics and IPV?



Intersections & Implications

- Employment
 - Forbid from working
 - Harass at/during work
 - Sabotage so they can't attend work
 - Cause obvious physical harm
 - Disrupt transportation or childcare
- Education
 - Often same issues as employment
 - Causing or forcing a felony
 - Unable to access public student loans
 - Stealing or misusing student loan money

Intersections & Implications

- Housing
 - Ruined credit due to DV so unable to access new housing
 - Stalk/harass at home
 - Causing damage to property
 - Triggering an eviction

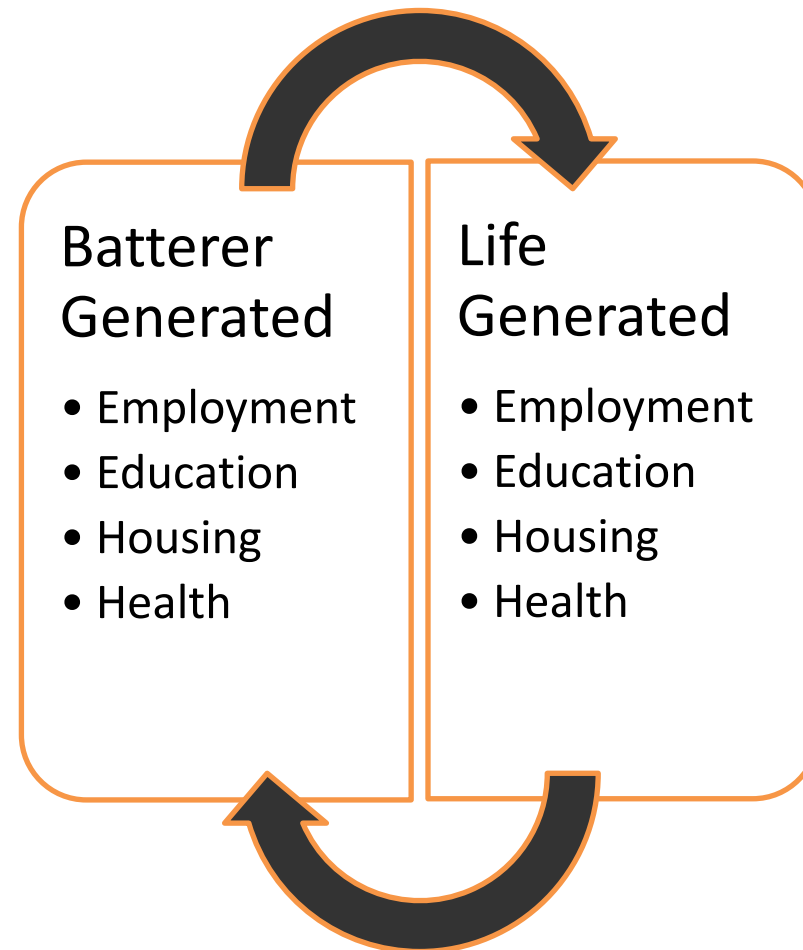
Intersections & Implications

- Health
 - Deny access to intervention & prevention
 - 4 out of 10 survivors report a partner tried to get them pregnant against their will; among them, 84% became pregnant
 - Threatening to out their status
- Immigration
 - Withholding documents or sponsorship
 - Lying about rules and/or laws

Additional National Findings

- **Disrupted Education:** 2/3 of respondents say their partner's behavior negatively affected their educational and job training opportunities.
- **Disrupted Ability to Work:** 83% said abusive partners disrupted their ability to work. Of these, 70% were not able to have a job, and 53% lost a job because of the abuse.
- **Workplace Sexual Harassment on Top of Partner Abuse:** Many (39%) survivors had also experienced sexual harassment or violence at work from a co-worker or supervisor.
- **Financial Abuse and Damage to Credit:** 73% had abusers take money from them against their will, such as their paycheck, savings, or public benefits.

Oppression + Oppression

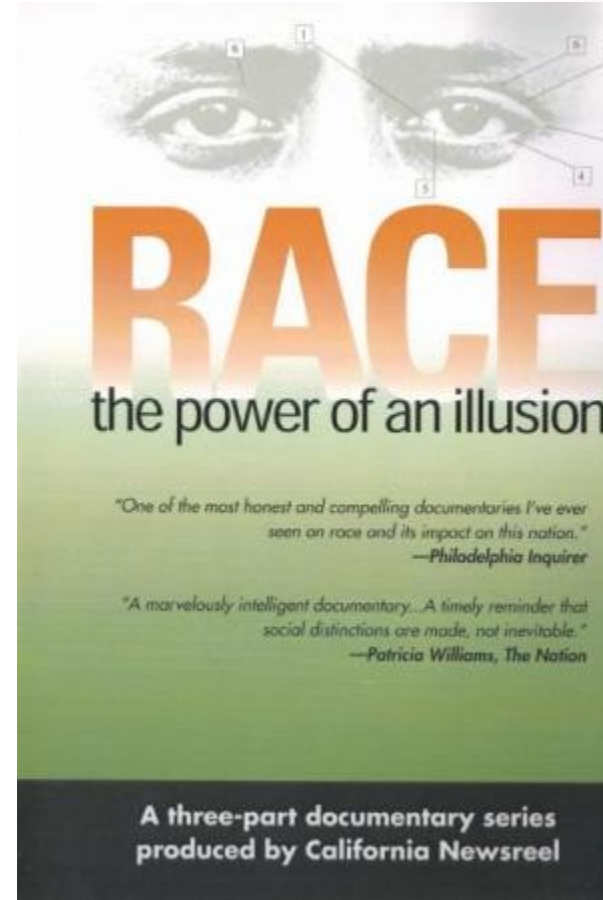


Life Generated Risks

- Race
 - Sex
 - Class
 - Ability
 - Age
 - Sexuality
 - Sobriety
- They all work to establish a 'defined norm' or standard of rightness under which everyone is judged.
 - In North America, our defined norm is male, white, heterosexual, Christian, able-bodied, youthful and access to wealth & resources

Race: The Power of an Illusion

- Examine history of institutional racism and long-term impact
- [Part III – The House We Live In](#)
- Examples of public policies
 - Who is white?
 - Internment Camps
 - Federal Housing Policy
 - Red Lining



Public Policy

- TANF – Temporary Assistance to Needy Families
- A federally funded program that helps families with low incomes achieve economic stability
- A state with a relatively large African American population is more likely to have less generous, more restrictive TANF policies.
- Although state TANF policies are race-neutral in that everyone is subject to the same policies, the policies' effects are not.

Delaware TANF Funds FY 2023

- FY 2023 Fed Awards = \$35,971,836
- Carryover = \$20,144,698
- Total Fed Funds = \$56,116,534
- DE MOE 2022 = \$88,587,510
- DE MOE 2023 = \$45,568,837 (-\$43,018,673)
- Total Expenditures = \$33,037,482
 - Basic Assistance = \$4,693,942
 - TANF = \$1,387,723
 - MOE = \$3,306,219

EJ Public Policy

- Family Violence Option (FVO) – 1996
 - Ensure that DV survivors were not subject to unfair penalties resulting from compliance with requirements
 - Requires:
 - Individualized assessment by a person trained in DV
 - Re-determined no less than every 6 months
 - Accompanied by a DV service plan
 - If states don't meet these requirements, they don't get credit against their required work participation rates

Delaware FVO

- 2020
 - Total number of families receiving TANF
 - 3,001
 - Number of family with Good Cause DV Waiver
 - 11

FVO – What We’ve Learned

- Screening
 - Although the first mandated step – research shows low rates of screening
 - 1.2% - 28.8% screening rates
 - Typically not occurring during sanction processes or assessing for additional services, such as childcare
- Disclosure
 - Concern it would trigger automatic reporting to CPS

Affordable Care Act (ACA)

- Allows survivors to continue to access affordable/free healthcare
 - Well-Woman visits
 - Mammograms
 - Breastfeeding supplies
 - HIV screening
 - Contraception
 - Teen pregnancy rates = 46/1,000 in 2013 to 19.5/1,000 in 2016 (drop of 61%)

Affordable Care Act (ACA)

- **Black women** have the highest maternal mortality rate of all races, with 49.5 deaths per 100,000 live births
 - **White women:** 19.0 deaths per 100,000
 - **Hispanic women:** 16.9 deaths per 100,000
 - **Asian women:** 13.2 deaths per 100,000

General DV Public Policy

- Family Violence Prevention & Services Act (FVPSA), 1984
 - Primary federal funding stream dedicated to the support of emergency shelter and related assistance for victims of domestic violence and their children
- Violence Against Women Act (VAWA), 1994
 - Landmark legislation that sought to improve criminal justice and community-based responses to domestic violence, dating violence, sexual assault and stalking in the United States
 - STOP Grants
 - Legal Assistance to Victims (LAV)
- Victim Of Crimes Act (VOCA)

EJ Public Policy – What We Have

- VAWA Housing protections that keep survivors served
 - Ensures individuals are not denied assistance, evicted or have their assistance terminated due to IPV.
 - Strengthened protections to enhance emergency transfers, federal housing early lease termination and incentives to get rid of nuisance ordinances

EJ Public Policy – What We Have

- Increased emergency housing resources for survivors via Housing & Urban Development (HUD)
 - Homelessness
 - Rapid Re-Housing
 - DV Bonus Funds available via CoC application
- Increased VOCA funds
 - Adding Housing & EJ outcomes for survivors

Public Benefits

SNAP (Supplemental Nutrition Assistance Program)

- 18 – 49 years old = abled-bodied without dependents (ABAWDs) are limited to 3 months of benefits during any 36-month period; unless they work at least 20 hrs/wk or enrolled in a program
 - Allows states to waive work requirement in areas w/ high unemployment or lack of sufficient jobs
 - Current average monthly benefit for adults without children = \$165
 - For most, this is their ONLY federal benefit they are eligible for

Public Policy

- Earned Income Tax Credit (EITC)
 - A benefit for working people with low to moderate income.
 - To qualify, you must meet certain requirements and file a tax return, even if you do not owe any tax or are not required to file.
 - EITC reduces the amount of tax you owe and may give you a refund.

Advance Child Tax Credit Payments

- July – December 2021
 - Half the total credit amount is being paid automatically in advance monthly payments
 - Age of qualifying child was increased from 16 to 17
 - Credit amount was increased from \$2k to \$3k
 - No income requirement
- Kept an estimated 3.7M children out of poverty

Black Women Best

- A framework that requires us to look at how black women are doing
- If Black women can thrive in the economy, then the economy must finally be working for everyone.
- When black women are left behind, the entire economy is less resilient and productive

Public Policy: On-Going

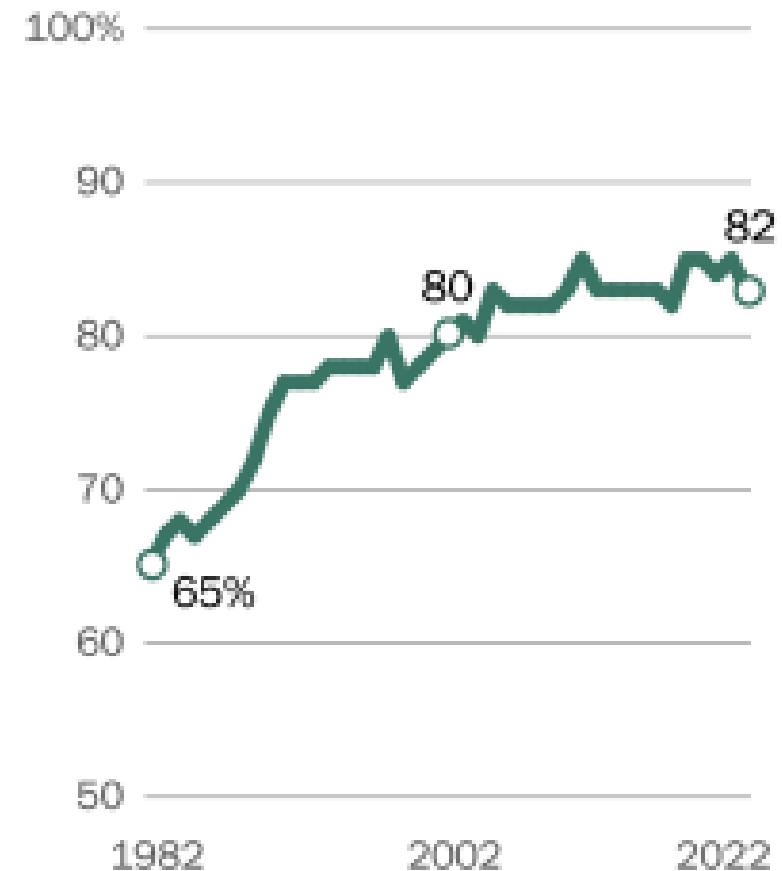
- Unemployment Insurance
 - Some states allow if job was lost due to IPV
- Coerced Debt
 - The fight is with industry and private companies; powerful lobby group
- Real Living Wage Campaigns

Wages

- The pace for closing the gender pay gap has slowed
- Generally, women start their careers closer to wage parity
- Parenthood – mothers (25-44) less likely to be in the labor force vs women w/o children of the same age
- Fathers are *more* likely to be in the labor force than men w/o children

Gender pay gap narrowed in the 1980s and '90s, but progress has stalled since

Women's median hourly earnings in the U.S. as a % of men's median hourly earnings



By The Numbers – DE

- Minimum Wage
 - Per Week @ 40 hours
 - Per Month
 - Per Year
- \$13.25/hour
 - \$530 (before withholdings)
 - \$2,296
 - \$27,560

Fair Market Rent – DE

- 2 Bedroom
- 3 Bedroom
- 2 Bedroom
- 3 Bedroom
- 2 bdrm Housing Wage
- 3 bdrm Housing Wage
- \$1,594
- \$1,992 (\$2,296 min wage)
- 93 hrs @ minimum wage
- 116 hrs @ minimum wage
- \$30.65/hr or \$63,742/yr
- \$38.32/hr or \$79,699/yr

Macro- vs. Micro Advocacy

- Living-Wage Campaigns (Macro)
 - Join other low wage organizers
 - Food service and hospitality workers associations
 - Childcare staff
 - Home/Healthcare employees
- Housing
 - National Housing Trust Fund (Macro)
 - Is the first new housing resource since 1974 targeted to the building, rehabilitating, preserving, and operating rental housing for extremely low-income people
 - PHAs, CoC/BOS applications, landlord associations (both)

Macro- vs. Micro-Advocacy

- Partner with Disability/Ability Rights group/s (Macro-)
 - Physical, mental, aging, HIV+
- Law Enforcement/Courts
 - Protection Orders (both)
 - Economic protections
 - Impact of ‘stacking charges’ (Macro-)
 - Unique impact on communities of color and low income families and individuals
- Credit Counseling (Macro-)
 - Find out who is doing this in your community
 - Are they screening for DV/IPV?

Personal Advocacy

- Are you taking care of your own financial house?
- Be your own financial badass
- Pay yourself first
 - How we spend our money is an indication of what we value



Why This Matters

- On average, women live 5 years longer
 - Women are likely to outlive male partners
- Earning potential is less
 - Women's pay tends to plateau at 39
 - Vs
 - Men plateau at 48
- Women tend to put off investing for the long-term due to immediate family financial needs

Personal Advocacy

- Track your spending
- Make saving automatic
 - Don't wait
 - Don't skip
- Get a side hustle and dedicate those funds
- Create an annual and multi-year plan
 - Allow yourself to see the big picture

Personal Advocacy

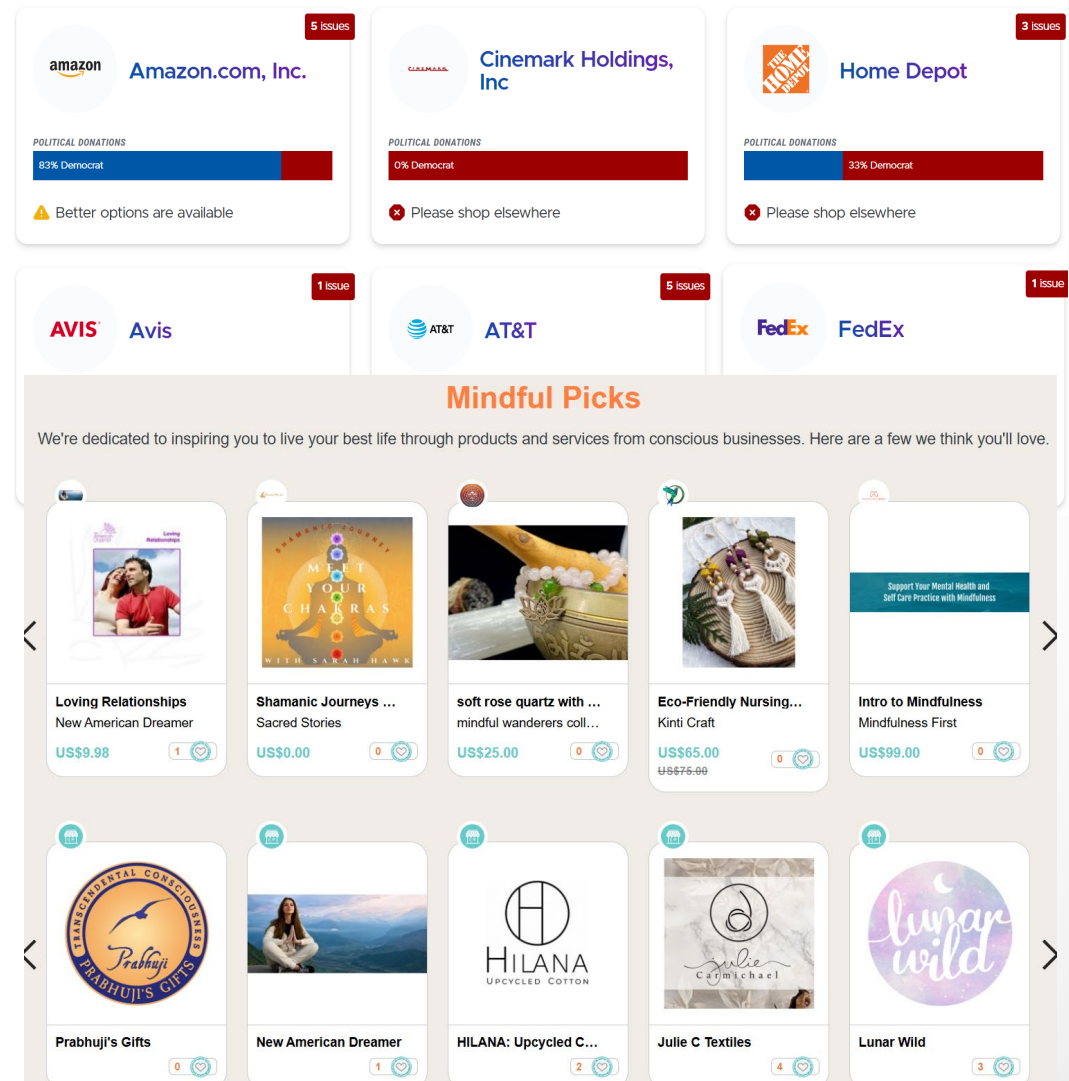
- Whose mortgage are you paying?
 - Consider investing in property
- Know your credit score
 - You shouldn't be the last to know
- Pay attention to market news
 - But don't panic
- Find a trusted advisor
 - Might need to pay for advice
 - Fiduciary

Personal Advocacy

- Start an Investment Club
 - Pool money, share research responsibility, reduce trading cost
 - Buying individual stock = \$10 commission
 - 20 members buying on their own
 - Vs.
 - 20 members contributing \$10 each = the Club can now invest \$190
 - Consider a monthly contribution and quarterly investments
 - Written agreement is critical = legal partnership

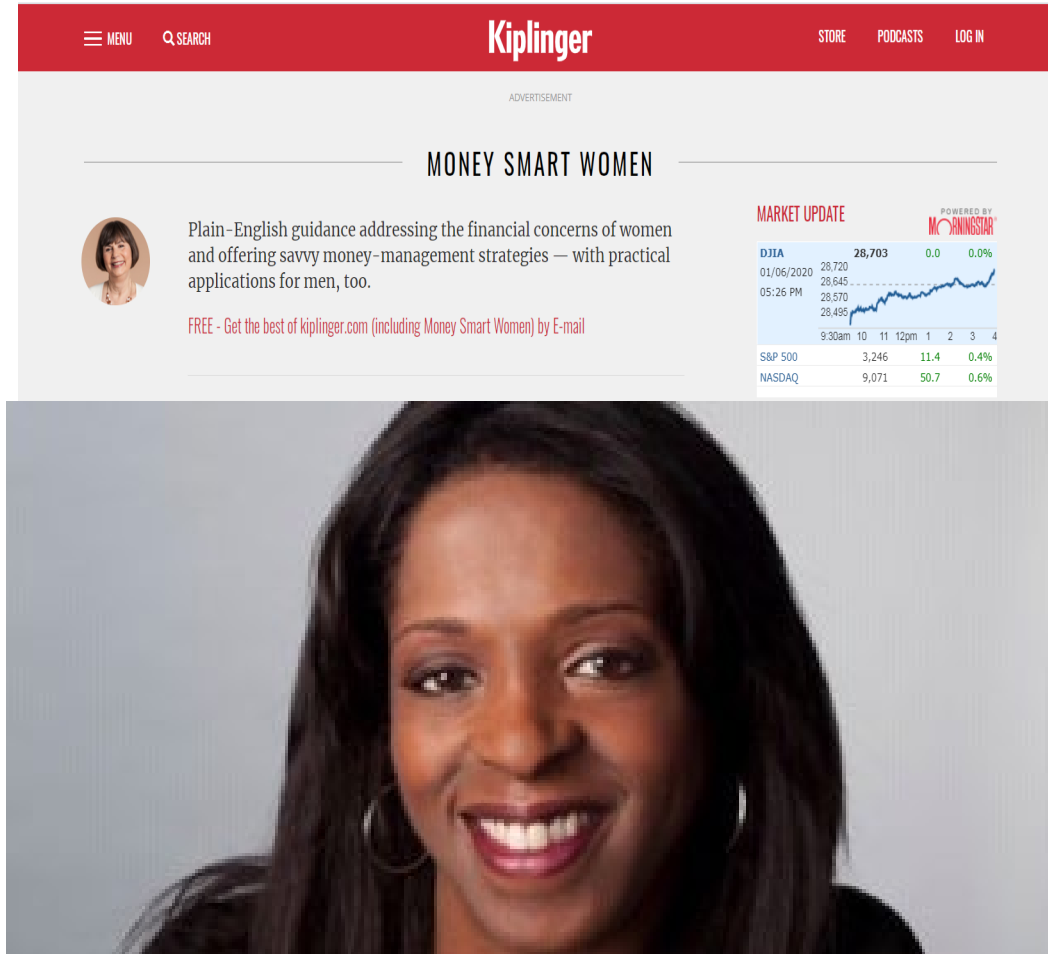
Your Money Matters

- Progressive Shopper
 - Find out if you are supporting a brand that is aligned with your values.
- Mindful Market
 - Allows you to shop your values



Don't Be Afraid

- Kiplinger
 - Money Smart Women
 - Plain-English advice
 - Pod casts
- Barbara Stanny
 - Prince Charming Isn't Coming
- Stacey Tisdale
 - Website
 - Radio Spots



The screenshot shows the Kiplinger website interface. At the top is a red navigation bar with 'MENU', 'SEARCH', the 'Kiplinger' logo, and links for 'STORE', 'PODCASTS', and 'LOG IN'. Below the navigation bar is an 'ADVERTISEMENT' section. The main content area features a 'MONEY SMART WOMEN' section with a circular profile picture of a woman, a brief description of the service, and a promotional offer for an email subscription. To the right of this section is a 'MARKET UPDATE' widget powered by Morningstar, displaying a line chart for the DJIA and a table of market indices.

Index	Value	Change	% Change
DJIA	28,703	0.0	0.0%
S&P 500	3,246	11.4	0.4%
NASDAQ	9,071	50.7	0.6%





Questions?

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