In This Issue:

1. Economics of Abuse: The Cost of Domestic Violence
2. Education and Job Training Assistance Fund
3. Mary Kay Survey Links Financial Woes, Rise In Domestic Abuse
4. New National Poll Reveals Economic Abuse Defined Differently on Main Street than Wall Street
5. Where Can I Take My Shame? a poem by Lilada Gee
6. Homeless Student Heads to Harvard
7. Tips for Domestic Violence Victims and Survivors
8. Domestic Violence Can Also Include Economic Abuse

From The Director:

Victims of domestic violence have always had to factor their economic survival into decisions that affect their personal safety. Most victims are aware that shelters and services exist that can help them escape violence on a temporary basis. But they are also confronted with the need to consider the long-term economic consequences of decisions related to leaving an abusive relationship. One of the core dynamics present in abusive relationships is abuser control over victims’ economic independence. Once victims make a choice to leave, they must also consider whether or not they have the means to support themselves and their children. Will there be housing that’s safe and affordable? Will there be food? Will there be enough money for the extras like school supplies and clothing? What about health care? The harsh reality is that many victims are often choosing between violence and homelessness. The economic recession only serves to exacerbate an already dire situation, making it virtually impossible for many domestic violence victims to achieve the financial independence necessary for them to make free choices for themselves and their children. With funding provided by the Allstate Foundation, the Department of Children and Families and the Office of Justice Assistance VAWA program, WCADV has implemented an economic justice program that aims to provide local domestic violence programs with the tools they need to support victims through economic decision making. Our goal is to help victims make decisions about their safety, and the safety of their children, while lessening the worry of how they will manage financially.

-Patti Seger
WCADV STAFF

Executive Director
Community Response Coordinator
Accountant
Rural Technical Assistance Specialist
Technology Coordinator
Director, National Clearinghouse On Abuse in Later Life (NCALL)
Children & Youth Program Coordinator
Front Desk Assistant
Program Assistant
Training Coordinator/Grants Manager
WI Aging & Disability Specialist
Fund Development Coordinator
Policy Development Coordinator
Operations Manager
Health Care Project Consultant
Victim Services & Access Specialist
Director, Economic and Social Justice
Director, Legal
IP Immigration Attorney
NCALL Program Assistant
Outreach/Social Action Coordinator
Rural Outreach Coordinator
Prevention Project Coordinator
IP Managing Attorney
NCALL Technical Specialist
NCALL Technical Specialist
Director, Finance & Administration
Director, Member Services
Immigration/Poverty Attorney
Rural Technical Assistance Specialist

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Julie Andersen
Linda Baaske
Rose Barber
Vicki Berenson
Bonnie Brandl
Ann Brickson
Lynne Butorac
Marie Carter
Colleen Cox
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While 70 percent of Americans know people who are or have been victims of domestic violence, nearly the same percentage of Americans fail to see a connection between domestic violence and “economic abuse.” However, the economics of abuse are pervasive in all walks of American society, impacting health, home, industry and pocketbook.

**The Facts**
- Downturns in the economy affect everyone, but these economic downswings disproportionately affect people with fewer resources and limited incomes.1 Battered women frequently fall into these groups of people.
- 44% of Americans cite financial security as the most difficult barrier to leaving an abusive relationship.2

**House and Home**
- 57% of American cities cite domestic violence as the top cause of homelessness.3
- 38% of all victims of domestic violence become homeless at some point in their lives.4
- 33% percent of all police time is spent responding to domestic disturbance calls.5

**In the Workplace**
- 96% of domestic violence victims who are employed experience difficulty in the workplace.6
- Between one-quarter and one-half of domestic violence victims report that they have lost a job, at least in part, due to domestic violence.7

**Healthcare**
- Health-related costs of domestic violence exceed $5.8 billion annually, $4.1 billion of which is for direct medical and mental health services.8
- Even five years after abuse has ended, health care costs for women with a history of intimate partner violence remain 20% higher than those for women with no history of violence.9
Economics

• More than three-quarters of Americans (76 percent) believe the poor economy has made it more difficult for victims of domestic violence and two-thirds (66 percent) believe it has caused an increase in domestic violence.2
• Many women are not financially prepared to leave abusive relationships: only 1% of women consider themselves to be experts in finance; 62% consider themselves to be below average when it comes to financial knowledge.10
• Approximately 60% of Americans agree that a survivor’s lack of money and steady income impact their decision when contemplating leaving an abusive situation.
• Domestic violence survivors say their abusers exhibit controlling behaviors related to money, such as preventing them from having money of their own (56%) or hiding money from them (59%).1

Hope

• The Allstate Foundation Economics Against Abuse Program focuses on providing knowledge and skills to women, specifically to support survivors of domestic violence in building financial safety and security.

1 Sara Plummer, Rutgers University School of Social Work, Center on Violence Against Women & Children, August 2008.
Education and Job Training Assistance Fund

The Education and Job Training Assistance Fund was established by The Allstate Foundation Economics Against Abuse Program to channel small grants to adult domestic violence survivors to help them achieve their educational and professional goals. This fund enables domestic violence survivors to pursue long-term financial security by providing much needed assistance to address barriers often not covered within traditional financial aid resources. It covers education, training and job-related expenses including:

- Books and supplies for school
- Job skills training
- Certification fees
- Tuition
- Registration fees
- Requirements for jobs, such as uniforms
- Child care
- Public transportation
- Fees for computer access

Survivor Stories

Janie was only 19 when she met Steve, 10 years her senior. At first Janie thought Steve’s jealousy was sweet but over time he became more and more controlling of her every move. At times, Steve would become so angry and jealous that he would interrogate her all night and accuse her of having an affair. It became increasingly difficult for Janie to focus at work and care for her two children. Eventually, she lost her job and became financially dependent on Steve. Janie knew she had to leave but couldn’t imagine how she would support herself and the children. She found the courage to go to a shelter. Janie obtained student loans to go to school to become a medical transcriptionist, but could not afford the necessary childcare to attend class. The Allstate Foundation’s Education and Job Training Assistance Fund helped pay for temporary childcare and made Janie’s schooling possible.

Aisha met her boyfriend Mark when she began as a waitress in the restaurant he managed. After dating for a few months, Aisha moved in with Mark and she soon became pregnant. Over the years, the abuse, which began with forceful pushing during the pregnancy, escalated to include sexual assaults and cigarette burns. At one point, Mark forced Aisha to have his name tattooed on her collarbone to remind her that she “was his property.” After seven years, Aisha left Mark and was able to obtain a job working in customer service. She was successful at this position, however, she was passed over for several promotions due to her tattoo. With the help of her counselor, Aisha began to re-build her self-esteem and applied for The Allstate Foundation’s Education and Job Training Assistance Fund to remove the tattoo.
Joan, a single mother, worked hard at her job in a local library carefully budgeting her small salary to raise her daughter in a stable and secure environment. After her daughter graduated high school, Joan allowed herself the thrill of a whirlwind romance. At 53 years old, Joan believed she had met the man she wanted to spend the rest of her life with and he proposed marriage. After moving across the country, and persuading Joan to give up her job, he spent her savings and isolated her from friends and family. He neglected to pay bills, thus ruining Joan’s credit rating. Then the physical abuse started. It reached a point causing Joan to flee with her daughter to a shelter where she began to rebuild her life. She now is following her dream of becoming a speech therapist. The Allstate Foundation provided the essential funds for her books and study supplies through the Education and Job Training Assistance Fund.

These stories are based upon the common experiences of the survivors of domestic violence who are assisted through the Education and Job Training Assistance Fund. To protect the safety and confidentiality of the survivors, names, circumstances and personally identifying information have been altered.

A survivor:

“The fact that someone believes that I can accomplish my objective is worth more than money itself. This grant is going to help me improve my life for myself and my children and that is the best gift of all.”

The Allstate Foundation has helped me achieve my dream of going back to school to prepare for a career as a paralegal or in the criminal justice field. As a survivor of domestic violence, I hope to use this to teach not only my daughters, but others that there is a life after the storm. And you do not have to deal with someone who physically hurts you. The scholarship is very important in achieving my dream of being self-sufficient and to help others become self-sufficient as well.
Finances can strain even the hardiest relationship, and in today’s economic downturn, they may bring potentially abusive relationships to their tipping point.

Cosmetics company Mary Kay released a survey called “Mary Kay’s Truth About Abuse” directly linking the down economy to a rise in abuse from September to May.

The survey, which included 634 shelters nationwide, found that about 75 percent of shelters reported a rise in women seeking help from domestic abuse. Of those, 73 percent attributed the rise to “financial issues.”

“We’ve been hearing from the field that this economic downturn is making domestic violence worse,” said Brian Namey, spokesperson for the National Network to End Domestic Violence.

“It’s a difficult time because we see a high demand on services, and at the same time funding is harder to come by.”

Patty Gonzales, communications manager for the Texas Council on Family Violence, said the National Domestic Violence Hotline saw a 43 percent increase in calls comparing March 2008 to March 2009.

One form of abuse to look out for in this downturn is economic abuse, which happens when a person in a relationship tries to domineer the spending or tightly regulate the couple’s cash flow.

Someone might, for instance, give a restrictive allowance or forbid opening a bank account.

“One of the greatest barriers to leaving an abusive relationship is economics,” Namey said. “That has the effect of keeping victims in an abusive relationship. They’re wondering how they’re going to feed their children.”

Zeinabou Sall, house manager in charge of the shelter for Mosaic Family Services, a group focused on social services for immigrant populations, said their shelter’s population has seen a 15 percent to 20 percent increase since April, currently being filled to capacity with 32 women and children.

Lara Cupit, philanthropy coordinator for the Genesis Women’s Shelter, said the economy doesn’t so much produce more abusers as intensify violence already there.

“When the stress from loss of income, loss of house, loss of job, when that makes its way into a home dealing with domestic violence, the violence escalates,” Cupit said.
Economic abuse is a tactic commonly used by abusers to control their victims’ finances and prevent them from leaving a dangerous relationship. However, the survey also revealed nearly eight out of 10 Americans link economic abuse to Wall Street woes or irresponsible spending.

“Many people associate domestic violence with physical cuts and bruises, but bruises on your credit score and being cut off from access to money, create lasting scars that make it hard, if not impossible, for abuse victims to recover,” said Jennifer Kuhn, manager of the Economics Against Abuse Program at The Allstate Foundation. “For victims of domestic violence, economic abuse is much more personal and dangerous.

“To better educate Americans about this often overlooked aspect of domestic violence, The Allstate Foundation provides the following signs to recognize economic abuse:

• Taking money, credit card or property from a partner without their permission
• Racking up debt without a partner’s knowledge
• Purposely ruining a partner’s credit score
• Forbidding a partner from earning money or attending school
• Being forced by a partner to hand over paychecks
• Canceling insurance or credit cards without the partner’s knowledge
• Harassing a partner at work to negatively impact a job

“A downturn in the economy impacts us all, but it disproportionately impacts the most vulnerable members of society, including domestic violence survivors,” said Rene Renick, director of program and operations at The National Network to End Domestic Violence (NNEDV). “Now more than ever it’s important that domestic violence survivors build economic skills to overcome financial instability, a major barrier to escape and stay out of an abusive situation.”

The Allstate Foundation, in partnership with NNEDV, recently developed a Financial Empowerment Curriculum to help victims achieve financial independence. The Financial Empowerment Curriculum includes financial tools and information designed to
enable survivors of domestic abuse to fully understand their financial circumstances, as well as engage in short-term and long-term planning (e.g., budgeting tools, step-by-step planners, tips, etc.) to accomplish their personal goals.

“Our goal is to raise awareness about how economic empowerment can lead to a safe and financially secure future,” said Kuhn. “With resources like the Financial Empowerment Curriculum, we’re providing tools to domestic violence survivors and others who may need financial guidance in these tough economic times.”

The user-friendly curriculum is available in a variety of formats, including hard copy, Spanish language, DVD and downloadable versions at www.ClickToEmpower.org. Also available are e-learning modules to help people of all incomes and earning power work toward long-term economic empowerment.

Other national survey findings include:
• More than three-quarters of Americans (76 percent) believe the poor economy has made it more difficult for victims of domestic violence, and two-thirds (66 percent) believe it has caused an increase in domestic violence.
• 44 percent say the most difficult barrier to leaving an abusive relationship is financial security.
• Almost 60 percent of Americans don’t see a connection between harassing a partner at work and economic abuse, even if it may cost the victim their job and ultimately limiting income.

About the National Poll
The Allstate Foundation “Crisis: Economics and Domestic Violence” poll was a nationwide telephone survey of 708 Americans conducted in May 2009 by Murphy Marketing Research. The survey sample was generated by random digit dialing and represents a margin of error of +/- 3.7 percentage points. The survey sample was designed to closely mirror the breakdown of the current U.S. population with 10 percent African-American and 10 percent Hispanic respondents.
For the full survey results, please visit www.ClickToEmpower.org.

About The Allstate Foundation
Established in 1952, The Allstate Foundation is an independent, charitable organization made possible by subsidiaries of The Allstate Corporation. Allstate and The Allstate Foundation sponsor community initiatives to promote “safe and vital communities;” “tolerance, inclusion, and diversity;” and “economic empowerment.” The Allstate Foundation believes in the financial potential of every individual and in helping America’s families achieve their American dream.

About the Economics Against Abuse Program
The Allstate Foundation Economics Against Abuse Program helps domestic violence survivors build their financial independence to get free and stay free from abuse. Seeing a significant gap in resources for programs designed to assist survivors with the economic challenges that they face, The Allstate Foundation took action and partnered with the National Network to End Domestic Violence to create a comprehensive program. Economics Against Abuse provides resources, funds direct services and spreads the word on how to empower those touched by domestic and economic abuse. For more information and to find out how to help, visit www.ClickToEmpower.org.
Where Can I Take My Shame?

By: Lilada Gee

“I Can't Live Like This Anymore!”

Where can I take my shame,
when those around me ignore my pain?

Where can I take my shame,
when deep inside me I feel that I’m to blame?

My innocence is gone; I no longer believe
that good is inside
Only disgust, despair and degradation reside

I was lost, lonely, drowning, I felt invisible
I need someone to rescue me, make my life livable

I’ve closed my heart to truth, resolved to live a lie
Some days it seems easier to just curl up and die!

My life – is this how I was predestined to be?
So many things distort my view, my true self
I no longer see
Feeling unworthy of peace, I settle for a life full of pain
Rejecting God’s definition of me,
I willingly embrace my shame

Still in the deep darkness, within my prison walls,
A voice, a deeper knowing, inside to my soul calls

It paints a vision of my true self that I cannot yet see,
It’s difficult to grasp because of my false definition of me

This false definition keeps me from being set free,
Once imposed by others, now it is imposed by me

I want to feel better, do better, be better, but I end
up feeling the same
When I try to escape my prison,
I pull myself back in with the strong arms of my own shame.
Peers called Khadijah Williams the “Harvard girl,” or “smart girl” who enrolled at their Los Angeles high school just 18 months ago, but she never told them of the struggles behind her success: she was homeless.

Williams, 18, graduated fourth in her high school class with a GPA just under 4.0. It’s an amazing feat considering she spent the bulk of her life on the street. She, her mother Chantwuan Williams and younger sister Jeanine Williams have been moving in and out of homeless shelters throughout California for years, the Los Angeles Times reported.

Khadijah recognized her gift for learning as early as age 9, when she placed in the 99th percentile on state exams. She was soon designated a gifted student.

Her elementary educational path became rocky shortly thereafter because of constant uprooting stemming from her mother’s money woes. She failed to complete the fourth, fifth and eighth grades; skipped the sixth and split seventh between Los Angeles and San Diego. In total, she attended 12 schools over 12 years.

Khadijah’s intelligence extends beyond the classroom. Her years spent surviving pimps, prostitutes and drug dealers taught her how to avoid bad habits and seek mentors, counselors and programs to help her reach her goals.

James and Patricia London became involved with Khadijah through one of those initiatives, South Central Scholars. After her mother and sister vanished from the homeless shelter where they were staying, the Londons opened their hilltop home to a lonely Khadijah for the remainder of her 12th grade year.
James, an orthopedic surgeon, and Patricia, a nurse, helped Khadijah with the essays for her college applications, according to the Los Angeles Times. They also taught her valuable life skills like money management, table manners and grooming.

Her Harvard recruiter, Julie Hilden, said she was impressed with her scholastic performance and knew she was a top candidate. The challenge for the Ivy League school is to create a support network of faculty, counselors and a host family that will all help foster her growth.

“I strongly recommended her,” Hilden told the newspaper. “I told them, ‘If you don’t take her, you might be missing out on the next Michelle Obama. Don’t make this mistake.’ “

After only seeing her mother sporadically during the last six months before her high school graduation, Khadijah found her and her sister at a storage facility in South Central L.A. where they last stored their belongings.

The “Harvard girl” modeled her hunter green graduation cap and gown and practiced switching the tassel for her fractured family.

“Look at you,” her mother said. “You’re really going to Harvard, huh?”

“Yeah,” she said, pausing. “I’m going to Harvard.”
Over time, the abuse escalated to what she describes as a terrifying degree. But as it slowly began, said Marsha Guyton, her then-husband insisted that they open a joint checking account.

“He said, ‘We’re married now, and I want us to feel that we’re as one,’” said Guyton, an events coordinator for the California Partnership to End Domestic Violence.

“So I closed my own account. He had access to all my money. And if he got mad, he’d pull it all out of the account. I’d use my ATM card, and the money wasn’t there.”

The little-publicized stepchild of domestic violence, economic abuse involves manipulating a partner by controlling his or her finances. Perpetrators’ tactics can include forcing their partners to sign over their paychecks and purposely racking up debt to ruin victims’ credit.

Not surprisingly, economic abuse is on the rise, fueled by the same family and financial difficulties that have led battered women’s shelters in Sacramento and across the country to report a steep increase in calls for services.

Even so, almost 70 percent of people responding to a recent national survey said they see no link between economic abuse and domestic violence.

“Most people haven’t even heard of economic abuse,” said Jennifer McGrath, spokeswoman for the Allstate Foundation Economics Against Abuse program, which commissioned the study. “When we tell them, people just sit back. It’s their aha moment. It’s so powerful.

“A lot of times, people will say, ‘Why doesn’t she just leave?’ But if you’ve been forced to hand over your paycheck, how are you supposed to find a place to stay and put food on the table?”

Domestic violence experts have long recognized the powerful connection between money and abuse. For batterers, holding exclusive sway over the family finances can amount to another way of isolating and controlling their partners, one that leaves no visible bruises.

But what exactly does that mean?

Guyton said that for her, it meant losing two jobs because her ex showed up at her workplace, threatening harm.

For other women, said My Sister’s House executive director Nilda Valmores, it means working to support their household while their unemployed partner squanders money on gambling, drugs and other women.

“Economic abuse can involve having all the pressure,” said Valmores, whose agency provides shelter to immigrant women. “The woman works and wears every hat possible, while the man acts like the king of the house.”

Sometimes, abusers cancel credit cards or insurance policies without their partner’s knowledge.

Still other victims end up losing their homes to foreclosure because their abusive partner refuses to make house payments, said Beth Hassett, executive director of Women Escaping a Violent Environment.

“We’ve got a couple of clients who are separated but having to live in the same house because they can’t afford to leave,” said Hassett. “So they’re still under the same roof as their abuser.

“One thing I’ve never heard before – a couple of our clients have reported that their partner has destroyed their textbooks and schoolwork.”

Limiting someone’s education, after all, can mean limiting the ability to find work or receive promotions.

Yet when the abuse is economic, victims often don’t even realize it’s happening, said WEAVE’s development director Julie Bornhoeft.
“There’s a lot of conditioning to put a sense of responsibility on them,” she said.

In Guyton’s case, coming to terms with what was happening involved examining her religious upbringing.

“I was taught that the man is in charge of the home and the finances,” she said. “Don’t ask him questions. He’s the king of the home. You’re there to help him and be submissive, especially in financial matters.

“If you don’t have a pastor who’s sensitive to women’s issues, they won’t want to hear your story. They’ll say, ‘Don’t provoke him.’ You don’t know how many eggshells I walked on, and still you blame yourself.”

Additional Resources:

Books:

American dream: three women, ten kids, and a nation’s drive to end welfare,  By Jason DeParle
http://books.google.com/books?id=0qe5AAAAIAAJ&q=american+dream+jason+deparle&dq=american+dream+jason+deparle

Saving Bernice: battered women, welfare, and poverty,  By Jody Raphael

“Guide To Consumer Rights For Domestic Violence Survivors”
“Stop Predatory Lending”.
Published by the National Consumer Law Center

Additional articles:

http://www.ncdsv.org/publications_financialtips.html


http://www.clicktoempower.org/newsroom.aspx


http://www.9to5.org/resources/publications


Public benefits information:

BadgerCare:  http://www.wccf.org/pdf/BC+_childless_adults_060409.pdf  
http://www.emhandbooks.wi.gov/bcplus/


Washington DC, June, 2009 A small but mighty crew of advocates on the Hill.

Earlier this summer, Patti Seger, WCADV Executive Director, May Tong Chang, Director of the Hmong American Women’s Association, and Tony Gibart, WCADV Policy Coordinator, traveled to Washington D.C. to participate in the National Network to End Domestic Violence’s Advocacy Day. Patti, May Tong and Tony met with Wisconsin’s Congressional delegation to convey that domestic violence victim services require increased funding, especially during the economic downturn. The message was well receive by Wisconsin’s congressional representatives, all of whom have been supporters of domestic violence survivors. Congresswoman Gwen Moore from Milwaukee showed particularly noteworthy leadership; during the evening reception, she addressed advocates from across the nation and pledged to introduce legislation to reauthorize the Family Violence and Prevention Services Act (FVPSA). FVPSA is the only federal legislation that solely supports domestic violence programs. Congresswoman Moore also responded to the call for better civil legal assistance for victims when she successfully offered an amendment to increase civil legal assistance shortly after Advocacy Day.

Mary Lauby, Former WCADV Executive Director and current Executive Director of Jane Doe Inc. MA. and Patti Seger - Executive Director of WCADV

Patti Seger - WCADV, Tony Gibart - Policy Coordinator WCADV and May Tong Chang—Hmong American Women’s Association.

Patti Seger, Tony Gibart and May Tong Chang with Congresswoman Gwen Moore. This picture is following a speech made by Congresswoman Moore. Her speech was amazing and made us so proud to be from Wisconsin.
WCADV is a member of Community Shares of Wisconsin. Please give generously through your workplace campaign.

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___ Yes ___ No

Are you an adult victim/former victim of domestic violence?
___ Yes ___ No