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Economic Security and Safety Guide for the STOP Grant Program



*Wider Opportunities for Women
1001 Connecticut Ave NW
Suite 930
Washington, DC 20036
Tel (202) 464-1596
Fax (202) 464-1660
www.wowonline.org*

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The authors of the Economic Security and Safety Guide for the STOP Grant Program are Sarah Gonzalez Bocinski, WOW Special Populations Project Manager; Nikki Marquez, WOW Economic Security for Survivors Policy Coordinator, Robin Hassler Thompson, WOW Faculty; and Matt Unrath, WOW Director of Family Economic Security.

Donna Addkison, President/CEO, and Matt Unrath, Family Economic Security Program Director at WOW, provide leadership and oversight for the Economic Security for Survivors Project.



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About Wider Opportunities for Women

Wider Opportunities for Women (WOW) works nationally and in its home community of Washington, DC to build pathways to economic independence for America's families, women and girls. For nearly 50 years, WOW has helped women learn to earn higher wages with programs emphasizing literacy, technical and nontraditional skills, welfare-to-work transition and career development. Recognized nationally for its skills training models, technical assistance, and advocacy for women workers, WOW has helped prepare women across the US for well-paid work in partnership with the workforce development system, training providers, statewide and community-based organizations. WOW remains integrally involved in national, state and local policy debates working to enhance the economic security of girls, women and their families. For more information, visit www.wowonline.org.

WOW and Work Regarding Women and Economic Security

Wider Opportunities for Women was founded nearly 50 years ago as a resource center for women trying to find better paying jobs. Working with women and low-income families, WOW recognized the need to help women access higher paying jobs in order to provide for and support their families. Because of institutional discrimination and barriers, women have generally been confined to lower paying, traditionally female-dominated jobs. In order to access higher paying, traditionally male-dominated occupations, WOW provided job training, case management and support services to help women enter into these higher wage jobs in the trades, such as construction or electrical work. Today, WOW has expanded its training and support services to prepare women to enter emerging green occupations, and launch micro-businesses.

As WOW continued to work providing direct services to women, WOW also began to work as a national advocate promoting equal opportunities for women. In the mid-90's, WOW developed the Self-Sufficiency Standard (SSS) in partnership with Dr. Diana Pearce who now heads the Center for Women's Welfare at the University of Washington. WOW's intended to quantify what it would cost for an average person to be self-sufficient. Recognizing that the Federal Poverty Line did not accurately reflect what income was needed in order to be self-sufficient, or make ends meet, the SSS looks at what it costs to be independent while raising your family. The SSS is a local, family based measure that calculates the income required to be self-sufficient taking into account family composition and geographic location.

Through the Elder Economic Security Initiative, WOW supports state and local partners who promote economic security for older adults by: strengthening social insurance programs for all; increasing opportunities for workers and families to save for retirement; and enhancing community-based services and supports for elders and caregivers. The foundation of this work is the Elder Economic Security Index (Elder Index), developed by WOW and the Gerontology Institute at the University of Massachusetts Boston, which offers a conceptual framework and concrete tools to shape policies and programs to build economic security for elders and their families.

In 2011, WOW introduced The Basic Economic Security Tables (BEST). The BEST looks at economic security across the lifespan and across generations by considering what it takes to make ends meet today and to plan for future life events through the development of tangible and intangible assets. The Economic Security for Survivors (ESS) Project addresses the specific challenges and needs that a survivor of domestic violence, sexual assault, stalking or dating violence may face in attaining economic security. Recognizing the critical role that economic security can play in the long-term physical safety of

a survivor, the ESS Project utilizes WOW's expertise in workforce development and its economic security tools to help survivors attain economic security through higher paying, non-traditional occupations.

The Elder Index and BEST are now available through an interactive online Basic Economic Security Database available at www.basiceconomicsecurity.org. Database users can find an index for their location, compare their own families' expenses to the local BEST Index, or compare indexes or single expenses across locations and family types.

To learn more about Wider Opportunities for Women and our tools, please visit our website at www.wowonline.org. You can also find out more information about WOW's tools in Appendix A of this Guide.

Executive Summary

It has long been known that the ability of a survivor of violence to be economically secure is fundamental to that survivor's safety. Those who are economically secure are able to meet their basic needs – housing, transportation, food, childcare, healthcare and taxes – and have assets that can cushion unexpected expenses and provide for lifelong economic stability.

Survivors of violence against women may fall victim to a broad spectrum of economic abuses and may experience financial consequences that can have a lasting impact on her ability to heal and be safe in both the short and long term. As a result of intimate partner violence, sexual violence, stalking and dating violence, survivors may experience:

- Dependency on the abuser in order to provide for basic needs
- Job loss or lost wages
- Unfinished education or training
- Eviction and damaged tenant history
- Foreclosure or inability to pay off debt
- Damaged credit
- Loss of personal property
- Inability to safely collect child support

In cases of domestic violence, the ability to provide for oneself and one's children is one of the most important needs she faces. A survivor who has financial security may be able to leave the abusive relationship or may be able to better negotiate her safety within the relationship. If a victim does not have the financial ability to be free of violence, she is at great risk of injury and even death. One state's [fatality review report](#) sites cases where victims were killed by abusive partners when they could not leave violent relationships because they lacked the financial means to survive elsewhere.

Obtaining “economic justice”¹ for a rape survivor, for example, may mean that she can remain employed, stay in school or retain a scholarship – all key to reducing the long-term risk of future victimization and keeping her safer from being further victimized at the hands of the same perpetrator.

Every action taken – and opportunity to act that is not taken– by STOP administrators or subgrantees to protect survivors has direct and predictable consequences on the economic security of survivors. Failure to positively and proactively address a survivor's economic security may undermine the systems' goal of keeping her safe. Criminal justice systems, service providers and policy makers have the tools and ability to ensure that survivors are protected from the full range of damage and harm that violence perpetrated against them causes. Adopting practices and methods that secure economic justice for survivors will not only provide them with the ability to meet basic needs and avoid immediate physical danger, but also opens the door to rebuild their lives and achieve real and lasting financial independence from the perpetrator for themselves and their children.

This Guide contains information and ideas about how the STOP Grant Program may better protect and provide for survivors' economic security needs in its work. Law enforcement, prosecutors, the courts, victim services and STOP administrators themselves all play roles in ensuring that survivors of domestic and sexual violence, as well as dating violence and stalking, are economically secure and safe.

¹ Ensuring that victims are restored to their financial state prior to victimization. For full definition see page 9.

The Guide is divided into four chapters. Chapter One, entitled “Intersections of Economic Security and Survivor Safety” is divided into two sections. The “Background” section provides a broad overview of the impact economic security and economic abuses have on survivors of STOP-focused crimes. This section offers specific research and data that demonstrates how economic security is inextricably linked to victim safety, including how abuse affects the survivors’ ability to work or study safely, the financial realities that often make independence from the perpetrator difficult, and the economic abuses that can destroy her ability to start a new life. The economic needs facing domestic violence survivors and survivors of sexual violence detailed in this section highlight areas of opportunity for the criminal justice system to respond in ways that benefit survivors. For each project funded, this section suggests that every STOP Administrator and subgrantee ask: “Is this activity supporting (or harming) the survivor’s economic security and safety?” Asking this simple question can help to focus and direct efforts toward greater safety and reduced risks of future violence.

The “Frequently Asked Questions” (FAQ) section “makes the case” further by defining terms and providing foundational information about how those in the justice system – particularly the criminal justice system – could be more attentive to and active in supporting victims’ economic well-being.

Chapter Two, “Integrating Economic Security into STOP Programs,” details how States and Territories may fund activities that promote economic security and safety under the STOP Grant Program. The chapter is divided into the 14 Program Purpose Areas set forth by federal law that delimit each State’s work under the STOP Grant. These Areas provide focus and direction in terms of Implementation Plan development, funding and support, so they are critical guideposts to program development and strategy. Key recommendations from this section include:

- Gathering evidence at the crime scene of destroyed property or workdays missed because of the violence in order to capture all economic crimes in reports.
- Working closely with the victim to develop a complete list of economic losses and costs to the victim so that the court can grant restitution as part of any plea bargain or sentence.
- Developing training programs and information regarding economic security and safety for survivors in underserved and unserved populations, including Native Americans, elder and disabled populations.
- Incorporating training information about economic safety and security into all existing core curricula used by domestic and sexual violence victim services to train staff and others.
- Developing and delivering training or easy-to-read materials that summarize key aspects of examining the economic security and safety aspects of each case.
- Making sure that the economic impacts of sexual violence – which can be very different from those experienced by domestic violence survivors – are covered in training and throughout intake, counseling or case management.

Chapter Three, “The STOP Grant Process and Economic Security and Safety,” describes how economic security maybe woven into the work of STOP Administrators and subgrantees. In one example, a STOP Administrator explores a number of steps to help focus the STOP funding on economic safety for victims. This scenario helps illustrate how STOP Administrators may provide the leadership necessary for state “VAWA teams” to see the importance of economic security and safety, to incorporate economic issues into the Implementation Plan, and to help subgrantees focus on this important area of safety.

Chapter Four, “Promoting Economic Security and Safety: Case Study,” uses two case studies to illustrate how courts, prosecutors, law enforcement, victim services and other community programs may

collaborate to support survivor safety and economic security. One scenario, *Sumalee's Story*, explores the economic and safety issues confronting an immigrant student who is a victim of a drug-facilitated rape by someone she is dating. The other, *Elena's Story*, focuses on a domestic violence victim who is also stalked by her abuser. In each case, the linkages between the victim's safety and her long and short term economic security are clear and the role that the criminal justice system plays in advancing that economic security is significant.

Chapter Five, "Building an Infrastructure for Economic Security and Safety," offers useful information on how to fund and support a greater focus on survivor economic security and safety throughout the larger community or statewide. Entities that work on economic issues such as workforce boards, women's entrepreneurship councils or chambers of commerce may not be familiar partners to those in the justice system and the special issues involved in addressing violence against women. They may not participate in the Coordinated Community Response (CCR) teams that the STOP Grant funds. However, collaboration with these kinds of programs and agencies may have dramatic effects on the common effort to promote support survivor's economic security and safety.

The Four Appendices includes information on WOW's economic security tools, additional resources, and a matrix of job opportunities and career skills for survivors. The Appendices also detail programs that might be part of new and unique collaborations. For example, allied organizations may provide specific resources, funds and ideas to those assisting survivors. This Guide recommends that these resources be shared with any program that receives STOP funds – particularly if those funds support local CCRs.

The tools, steps and resources in this Guide will help the justice system hone the skills they have and refocus them on the linked goals of survivor safety and economic security.

Chapter One: Intersections of Economic Security and Safety

Why Economic Security is Critical to Victim Safety and How Law Enforcement, the Courts, Prosecutors and Victim Services Can Help

Economic security has long been equated with safety and survival. Those who are economically secure are better able to insulate themselves from harm. The safety of survivors is inextricably linked to their economic security. However, while this link is understood, it has not always been incorporated into the practices of the criminal justice system. Historically, the criminal justice system has focused on perpetrator accountability and victim safety, with the focus on victim safety usually meaning the immediate protection of that victim and her children from further physical violence. The *economic* security of the survivor has often been seen as separate from immediate safety needs. Economic issues, for instance, were seen as keeping a victim in a violent relationship or perhaps as a long-term goal for the survivor to work on with the help of an advocate from the local victim services program.

This interpretation of the impact of economic factors for survivors ignores the reality that a victim's economic security is vitally linked to her *immediate* physical safety needs.

Throughout this Guide, we refer to a victim or survivor as "she" and the perpetrator as "he." This is not to minimize or ignore the violence that is experienced by men or perpetrated by women, either in heterosexual or same sex relationships. Rather, it reflects the reality reported by national and state crime statistics that the majority of victims are female and the majority of perpetrators are male.

Economic insecurity makes a victim more vulnerable to physical harm and so the criminal justice system—which aims to preempt or avoid future incidents of violence—must look at these economic realities as direct threats to a victim's safety. Law enforcement, prosecutors, the courts as well as victim services, must put the same emphasis on a survivor's economic well-being as they do on the physical safety of a woman and her dependents because these two realities are inextricably bound *for that victim*. What players in the system do to assist a victim or what the system does when it prosecutes a perpetrator has a range of benefits and consequences. Ultimately, the benefits inure to both the system and to the survivor. For instance, prosecutors report that a survivor who is economically secure is a better witness, contributing to a higher success rate in court cases. In these same instances, the domestic violence victim is able to see beyond her life of economic dependence solely on an abuser. Similarly, a rape survivor may heal more quickly if she is able to keep her job, housing, personal property or educational scholarship.

The **WOW Economic Security and Safety Guide for the STOP Grant Program** offers concrete, practical ideas and suggestions for how economic security can become a part of the work that state and territories do as part of the STOP Violence Against Women Grant Program. This guide provides a menu of options concerning both programs and processes that STOP administrators may use to integrate economic security into their work as well as resources STOP administrators may share with subgrantees. Incorporating economic security into the STOP Grant Program will vary and may include training and programming for all STOP-funded sectors: law enforcement, prosecution, courts, victim services and any others receiving funds under STOP. Recognizing the challenges that may come with incorporating economic security into the work of the STOP Grant program, this Guide provides STOP administrators and subgrantees with information demonstrating the importance of this work and suggestions on implementing economic security and safety strategies in a manner that is mindful of the limitations in both time and funding of service providers, law enforcement, prosecutors, courts, and STOP program staff.

Background

Economic factors impact a survivor's decision to access services that will enable her to recover from an act of violence, leave an abusive situation, be free from violence in a relationship, and access the services and resources required to be safe. A recent survey of domestic violence shelters released by [Mary Kay](#) shows that shelters are reporting an increase in the severity of violence and that more women are staying in abusive relationships, and for longer periods of time, because of the economy. A [2009 poll](#) conducted by The Allstate Foundation found that of the respondents surveyed, 44 percent of victims of domestic violence listed having enough money as the most difficult barrier to leaving an abusive situation and 52 percent said that the main reason that they remain in a violent relationship is because they do not have the resources to leave. As these surveys indicate, income can play a determining role in whether a victim is able to leave an abusive situation and remain free from abuse. Without the resources to leave a violent situation, she will likely continue to put her physical safety at risk.

In addition to the violence suffered and the lingering emotional and health-related consequences, abuse can also exact an economic cost on the survivor, which may compound the financial challenge of leaving an abuser. In the Center for Disease Control's [2010 National Intimate Partner and Sexual Violence Survey](#), it was reported that among surveyed female victims, 41.6 percent were physically injured and 28.0 percent missed at least one day of work or school. According to [the Center for Disease Control and Prevention](#), survivors of intimate partner violence (IPV) annually lose approximately 8 million days of paid work and roughly 5.6 million days of household productivity due to the violence suffered. A [2004 report](#) looking at the impact of IPV on women's labor force participation found that women who suffered intimate partner violence worked fewer months in a year than their non-abused counterpart, and that the long term health implications from mental health and stress-related concerns can linger for one to two years after the event.

Sexual violence, like domestic violence, can undermine employment because the trauma associated with sexual violence can [diminish productivity and work performance](#) as well as lead to missed days from work. Interruptions and loss of productivity at work can result in job loss. A [2009 National Crime Victimization Survey](#) found that 25 percent of survivors reported that they were asked to resign or were fired from their jobs because of stalking. The subsequent loss of wages and benefits eliminates an important resource for a woman trying to leave an abusive situation. In addition, future employment and earning opportunities may be hampered because of gaps in employment history. As a result, survivors may fall behind or move backwards on their career path because of lost tenure, may struggle to re-enter the labor market if the length of unemployment is significant and may experience decreased earning potential.

Furthermore, intimate partner, dating, sexual violence or stalking may cost a survivor her ability to pursue educational opportunities. According to [one study](#), "A woman has between a one in four and one in five chance of being raped during her college years." Women who experience [sexual violence or stalking at school](#) are more likely to miss class, find it difficult to focus or engage in their coursework and drop out of school. As a result of this disconnect, a survivor can lose her scholarship, and ultimately interrupt or even abandon her career path. Survivors who drop out of college are often burdened with heavy student loans and no degree to help improve their earning potential. Teen survivors face similar consequences. Failure to attain a high school diploma has a profound impact on a survivor's ability to achieve economic security and safety. Without a high school diploma, career opportunities are limited and earnings are low. As a consequence, survivors are vulnerable to [further victimization](#) as adults.

Victims of sexual violence incur great out-of-pocket expenses as a result of the crime. These are costs that they could not have foreseen or planned for, such as medical bills and property losses; reduced productivity at work, home, and school; and non-monetary losses such as fear, pain, suffering, and lost quality of life. According to the [Pennsylvania Coalition Against Rape](#), an average rape victim incurs about \$5,100 in tangible losses, including medical costs, mental health, and productivity losses. Intangible losses such as lost quality of life, in terms of monetary and non-monetary losses, are estimated at \$87,000.

A survivor may be forced to consider suffering additional abuse if it means continuing to provide shelter, food and care for herself and her children. If she does choose to escape the abuse, finding and maintaining affordable housing can be a challenge to a victim, especially if she does not have access to steady employment or she has gaps in her tenant history. In fact, the US Conference of Mayors 2010 [Status Report on Hunger and Homelessness](#) found that 18 percent of the cities surveyed listed domestic violence as one of the three main causes for family homelessness. In a survey of studies, the [National Law Center for Homelessness and Poverty](#) (NLCHP) stated that between 22 percent and 57 percent of homeless women reported that the immediate cause for their homelessness was domestic violence or sexual assault.

Furthermore, studies have found that survivors may be discriminated against in the housing market because of their domestic violence history. According to another report by the [NLCHP](#) surveying 76 legal and social service providers across the US, approximately 11 percent of eviction cases, 600 in total, handled were for survivors of domestic violence who were being evicted because of the violence perpetrated against them. This survey also found that 28 percent of housing denial cases involved survivors of domestic violence who were being denied housing because of the violence committed against them. [Survivors who become homeless](#) to escape their abuser often face increased risk of violence. Women are at an increase risk for being sexually assaulted, with disproportionately high rates of violence for women just prior to, during and just after periods of homelessness.

In addition to employment and housing, there are a variety of other challenges that a woman leaving an abusive relationship may face. Lack of secure and reliable transportation may keep a survivor from working. If the abuser had control of the household's car or if the abuser damaged it, a survivor may not be able to get to her job or access other necessary resources. Without employment, a survivor may not have the resources to purchase a new vehicle. In a [study](#) that looked at survivor needs while staying in a shelter, 52 percent of women listed transportation as a need upon entry into the shelter and 24 percent listed transportation as a common problem while staying at the shelter. Furthermore, an inability to access affordable childcare can make it difficult for a woman to secure and maintain employment. According to WOW's [US Basic Economic Security Tables \(BEST\) Report](#), high quality childcare is the largest expense in most families with two or more young children. Another report from the [National Association of Child Care Resource & Referral Agencies](#) (NACCRRA) found that in 2010 childcare fees for an infant and 4 year old child exceeded the annual median rent payments in every state. For single mothers, the average annual cost for infant care was 36.4 percent of her annual income.

Public income support programs such as Temporary Assistance for Needy Families (TANF), Supplemental Nutrition Assistance Program (SNAP) or Unemployment Insurance benefits provide much needed financial stability for many families, especially those facing greater economic instability. However, accessing public benefits and supports might not be an option for a survivor. In a 2011 Research Brief produced by the [Center for Financial Security](#) at the University of Wisconsin-Madison, Adrienne Adams points out that a victim of domestic violence may not be able to access public benefits if eligibility

requirements are calculated based on family, and not individual, income. Furthermore, while some states extend [Unemployment Insurance](#) benefits to survivors of intimate partner violence, not all states have protections for survivors of sexual assault or stalking.

Economic costs significantly threaten the safety of survivors of sexual assault and stalking as well. Stalking has severe and lasting economic impacts on survivors as stalkers terrorize and intimidate their victims in all aspects of their lives - at home, at work and in the community. Stalkers may try to gather information from a victim's workplace, call or threaten her at work, wait next to her car in the parking lot or at the bus stop, vandalize or destroy property, break into her car or home, or deluge her with email or text messages at work. As a result, survivors can be forced to move, change or lose jobs, purchase and install expensive security systems (including video surveillance cameras), change locks, cancel credit cards, remedy a stolen identity or bad credit reports or even have to completely change identities – all of which can come at a high cost.

A survivor of domestic violence, stalking, sexual assault or dating violence may also be at risk for other forms of economic abuse besides the challenges previously described. The [National Coalition Against Domestic Violence](#) defines economic abuse as when “batterers control victims’ finances to prevent them from accessing resources, working or maintaining control of earnings, achieving self-sufficiency, and gaining financial independence.” In addition to controlling access to resources, an abuser might also commit financial crimes against the survivor. Because an abuser may have easy access to the survivor's Social Security number and other personal information, survivors of domestic violence are at an increased risk of identity theft, including criminal, medical, employment, family/intergenerational and benefit fraud. Abusers may open new accounts, apply for loans, make purchases, apply for government-issued documents, and other actions that can destroy a survivor's financial history and/or personal possessions. Moreover, survivors may be coerced into financial crimes out of a fear of violence and retribution, including writing bad checks and theft. The consequences of these acts can be severe and long lasting.

Where public policy failed to protect survivors through income support programs, restitution orders have been used ensure that survivors have the resources necessary to cover basic expenses and remain independent of their abusers. Restitution orders and replevin exist to “restore a crime victim to her financial status at the time of the commission of the predicate crime.” They provide opportunities for survivors to recover costs for relocation expenses, stolen or destroyed property, security devices, childcare, bridge housing, forfeited tuition and lost wages. The use of restitution orders is rare, however, and judges often rely on crime victim compensation (CVC) programs to provide economic relief. Most CVC codes fail to restore many of the economic losses described above.²

Due to the financial aspects of violence against women, an abuser can thwart a survivor's ability to re-establish her life and progress forward. From securing housing to obtaining employment, survivors may face significant barriers to achieving financial independence at a time when they have the greatest need. Due to bad credit and outstanding debt, some survivors may experience rejection of rental applications for housing or loan applications for the purchase of a vehicle. Other survivors might have difficulty in obtaining employment especially if they have a criminal record related to a coerced crime, if they have gaps in their employment history due to violence, were unable to complete their education, or if they have been forced to assume a new identity. Loss of assets may have long-term implications for meeting emergency or retirement needs should an abuser continue to maintain control of the survivor's income.

² Hart, Barbara. “No Justice without Restitution.” Economic Crimes, June 2007

These economic impacts threaten the safety of survivors. Economic costs rendered to survivors of sexual assault or stalking may make it prohibitively expensive to relocate, change jobs or completely change identities, leaving them vulnerable to further abuse and violence. A 13 year study generated by the [Washington State Domestic Violence Fatality Review](#) highlighted the importance of promoting the economic security of survivors as a strategy to reduce the number of fatalities from violence against women. In many cases, abusers were found to have sabotaged victims' employment and economic independence which prevented the victim from fleeing abuse and ultimately resulted in loss of life.

Failure to positively and proactively address a survivor's economic security can undermine the systems' goal of keeping her safe. Criminal justice systems, service providers and policy makers alike must take steps to ensure that survivors are protected from the full range of damage and harm that violence perpetrated against them causes. Actions taken by STOP administrators and subgrantees to protect survivors have direct and unavoidable consequences on the economic issues detailed throughout this Guide. No action or lack of response has a neutral effect. Adopting practices and methods that secure economic restoration for survivors will not only provides her with the ability to meet basic needs and avoid immediate physical danger, but also opens the door to rebuild her life and achieve real and lasting financial independence from the perpetrator for herself and her children.

FAQs Regarding Economic Safety and Security

This section aims to address some concerns and anticipate some of the understandable skepticism this guide may raise for STOP administrators and grantees.

Domestic violence, stalking, sexual assault and dating violence are crimes that involve physical violence. Why should I focus on economic security?

A victim's safety is inextricably linked to her economic security; they can rarely be separated. Many domestic violence victims will return to an abuser if she cannot feed her children. Rape victims may drop out of school or lose their jobs. They face a high risk of revictimization and poverty without help. A victim of dating or domestic violence may also suffer economic abuse in that their abuser limits the victim's access to her own money or access to transportation to a job. Stalking may involve identity theft if the stalker falsifies the victim's identity to gain access to the victim's personal information. For a victim of sexual assault, the trauma experienced may make it difficult to return to work or school, not to mention making up for the medical bills and lost wages.

Whether it is a part of the crime committed against the victim or a result of the abuse, a woman faces the economic and financial consequences of the crime in addition to the physical harm suffered. Increasing access to public supports or implementing policies that provide economic protections for survivors is necessary to break the cycle of violence.

Prosecutors have said that they have more success prosecuting perpetrators if the victim is economically secure and has confidence in her personal and economic security. This allows her to be involved in the investigation and prosecution of the crime without fear of intimidation or financial threats from a perpetrator.

Simply, a survivor with economic security is more likely to remain independent and secure and may avoid future incidents of violence. Helping survivors achieve this level of economic security may very well mean helping her to avoid future abuse. Promoting economic security has everything to do with promoting her physical safety.

Helpful Definitions

Economic Crimes: crimes that directly relate to money and affect victims financially. Examples of economic crimes include: criminal conduct involving forgery, check fraud, unauthorized use of check, credit or debit cards, insurance and benefits fraud, and identity theft. Abusers who control a survivor's finances can render additional economic harm by deliberately failing to pay bills on time, declaring bankruptcy or incurring significant debt with the intention of compromising a survivor's credit. Survivors can be coerced into financial crime due to fear of violence and retribution (including writing bad checks, theft and misrepresentation of facts).

Economic Justice: promoting and advancing policies, programs, systems and legislation that allow a person to attain economic security and remove obstacles impeding his/her ability to do so. Furthermore, economic justice requires that agents respond properly to victim needs and ensure they are made whole again.

Economic Security: having the income, assets, and access to services and supports needed to meet basic needs (housing, food, transportation, childcare, healthcare, household supplies and taxes) and build savings over the lifespan.

Financial Literacy: having the knowledge to understand financial matters and to make well informed decisions about issues related to personal finance. This can include knowledge of banking, taxes, loans, interest rates, financial planning, budgeting, and savings methods.

Our coalition and/or organization works on financial literacy. Isn't that enough?

Many service providers offer survivors a range of financial literacy or economic empowerment education and services. Topics addressed in these courses and curricula often do not cover the far ranging issues of economic security. While “financial literacy” and “economic security” are often used interchangeably, the concepts are quite different.

Financial Literacy: *having the knowledge to understand financial matters and to make well-informed decisions about issues related to personal finance. This can include knowledge of banking, taxes, loans, interest rates, financial planning, and savings methods.*

Economic Security: *having the income, assets, and access to services and supports needed to meet basic needs (housing, food, transportation, childcare, healthcare, household supplies and taxes) and build savings over the lifespan. Savings should include preparing for unexpected costs or emergencies and savings for one's future income. Building and maintaining economic security is a life-long process. Job loss, unexpected expenses and life changes can threaten one's long-term economic security. However those who are economically secure are afforded some short-term stability while working to rebuild or adapt to their new situation.*



Financial literacy does not encompass the full scope of economic security. While financial literacy services are necessary, they are not sufficient to promote the long term independence and safety of survivors. Training to be ‘career literate’ or economically secure encompasses proper budgeting, understanding how to access financial institutions, asset building, financial literacy and enhancing one’s career opportunities. Financial literacy is one piece of the larger picture that is economic security. It is necessary but not sufficient.

Survivors need additional resources and assistance beyond the scope of financial literacy in order to attain economic security. Prosecutors, judges, law enforcement and court personnel all have roles to play in promoting a survivor’s economic security by ensuring her ability to maintain her employment and to work free of the fear of abuse so that she has can recover the full economic cost of abuse. Victim services should also provide survivors with resources and information on how to get a job, how to evaluate whether the job pays enough to attain economic security, transportation, housing and other issues that impact a person’s ability to make ends meet. This is especially critical for survivors who need to completely rebuild their lives.

I barely have the capacity and resources to provide the services I currently provide. How am I supposed to incorporate or create a new program?

Addressing issues that impact a survivor's economic security does not require a new program or new staff. It is a complementary topic that can be built into the work that organizations already do. From adding a few additional questions on economic and financial status at intake, to adding a module of basic educational curricula, or from collecting evidence of economic crimes at a crime scene, to having a few additional resources on-hand to give out to survivors, the scope and extent of your economic security work can be tailored to fit your organizational capacity. Furthermore, this guide and additional resources available from Wider Opportunities for Women and other partnerships can be great supports as an organizations works to increase the services around economic security without requiring a proportional increase in new work.

We can't get officers to make arrests or prosecutors to charge cases where there is violent harm to a victim and children. How are we going to get officers or prosecutors to focus on economic crimes that they might see as not as compelling?

Economic crimes may actually be easier for law enforcement and prosecutors to focus on than violent crimes. To some, crimes such as a criminal trespass or harassing phone calls at a victim's workplace may not seem as urgent as when a law enforcement officer is responding to a crime that involves physical violence. But economic crimes may have a serious and long-term impact on a survivor's ability to cope and attain economic security. Training and education can be critical tools in ensuring that law enforcement officers are able to see and understand the importance and effects of economic crimes. This training does not need to be a large and original process that law enforcement officers are expected to take on in addition to their current responsibilities. Through resources like interview cards, it is possible to incorporate additional questions that a law enforcement officer is able to ask during an investigation that might reveal the financial harm suffered by a victim. Adjusting protocols to ensure that evidence is collected that demonstrates damage or destruction of property may be useful in proving economic harm, and ultimately help the victim obtain restitution or a protection order. The results of cases where economic crimes were charged and the positive role it played in the victim's recovery should be shared with law enforcement officers during trainings to demonstrate the impact that these additional steps can have on a survivor of intimate partner violence.

As a law enforcement officer, what can I do?

When investigating a crime scene, law enforcement officers should survey the financial status of survivors by asking them if they have experienced economic abuse (or more directly, if the survivor lost a job, suffered lost wages because of missing work, and/or faced additional expenses because of their batterer) and include this information in their report. Officers should identify a survivor's personal belongings and ensure that she is in possession of them when leaving the scene. Furthermore, law enforcement should collect evidence of economic abuse to help the survivor achieve financial restitution by taking a relevant financial inventory of what the batterer may have damaged or stolen, retaining important financial documentation (i.e. credit reports, receipts, and bills that may point to economic abuse), and investigating the possibility of identity theft or other crimes, including forgery or cyber-stalking. Officers who incorporate these practices into their response to domestic violence incidents may

achieve a great deal in securing the financial welfare of survivors and breaking the cycle of continued abuse.

What impact does my work on a criminal case have on a survivor's potential civil action against an abuser?

The evidence used in a criminal case may strengthen a potential civil action for damages that a survivor is able to make against an abuser. This evidence may assist her in obtaining a civil protection order as well as contribute to a dissolution action or to child support and custody determinations. Documented harassment at the workplace by an abuser may also aid the survivor in obtaining unemployment compensation or in supporting an action against the employer for discrimination if she is fired or demoted on account of being a crime victim. Evidence in a criminal case may help a survivor of sexual violence to transfer to a different university or job site as well. In a criminal case, evidence of the harm suffered by the survivor as well as the economic losses suffered as a result of damage to a car, work days missed, and/or control over family finances may all be brought forward by the state. Victim impact statements should be used to document losses, theft, destruction of property, or expenses related to security, relocation, childcare and lost wages. Additional evidence - such as invoices, receipts, bank statements, cancelled checks, credit reports, credit card bills, photographs of destroyed property - should be identified and collected by law enforcement and victim advocates. A more comprehensive approach taken in a criminal case will provide a survivor with more options and a stronger argument in the civil actions.

As a prosecutor, I have enough difficulty prosecuting violent crimes like aggravated battery or sex assault. Why should I spend time on economic crimes like credit card fraud or trespassing?

Prosecuting crimes like credit card fraud or trespass is an additional way to ensure that an abuser is held responsible for the crimes that he has committed against a victim. While it might be difficult to have all of the evidence necessary to prosecute every crime committed against a victim, it is important to look at the evidence that is available to see what crimes, in addition to violent crimes, can be charged, so it does not have to be an "either/or" decision. By charging an abuser with these additional crimes, prosecutors are providing a judge with more evidence and knowledge about the extent of the abuse committed against the victim and increasing her chances of earning fuller restitution and necessary protection orders. Moreover, presenting a full picture of abuse helps bring her abuser to appropriate justice. The investigation and documentation of these crimes may make it possible to build a stalking case against the offender. Subsequent charges may help a victim obtain a civil protection order. Finally, the investigation and prosecution of the full range of criminal acts committed by a stalker, or domestic and sexual violence perpetrator should increase the amount of restitution and damages paid to the victim, and that may aid in the victim attaining economic security and the opportunity to not return to her abuser.

As a judge, what can I do under the law to ensure a victim's safety?

A judge should order economic relief requested by a petitioner in a protection order petition if justified. Many times, courts tell victims that they will only grant the order to force the respondent to "stay away" from the victim and that if she requests further relief such as child support, possession of the residence or any other economic relief, she should file for divorce. This request contradicts what almost every

state law provides for and is contrary to the purpose that underlies protection order statutes. Economic relief is central to a victim/petitioner's safety and should be ordered if requested and justified. In addition to protection orders, judges should ensure that victims of crime receive all restitution that is properly brought before them and for which the victim is eligible as part of any conviction or plea agreement. Courts can ask prosecutors if they have spoken to the victim and made sure that all out-of-pocket expenses and other costs to the victim that are directly attributable to the defendant's criminal acts are listed and included. In doing so, a judge may further the ends of justice and help lessen the financial and economic burden faced by a survivor.

I can barely manage my own bills. How am I supposed to help a victim address their economic security?

Economic security is a long-term goal that a majority of Americans are striving to reach, even those who teach others strategies to attain economic security. It is also an unfortunate reality that many who work in community victim services programs or for the government do not make a living wage. One does not have to be economically secure or an expert in economic matters to help survivors gain the independence and stability they need to be safe. The goal of this Guide is to demonstrate what actions STOP administrators, law enforcement, court advocates, victim services, prosecutors and judges should take to advance a survivor's economic security and not diminish it. In the process of doing this, those working with survivors may see that they have a great deal in common with them when it comes to making ends meet. It is important to acknowledge this reality and, at the same time, help survivors to work with criminal justice systems experts.

Chapter Two: Integrating Economic Security into the STOP Grant Program

Introduction

The general purpose for the STOP Grant Program is “... to assist States, State and local courts (including juvenile courts), Native tribal governments, tribal courts, and units of local government to develop and strengthen effective law enforcement and prosecution strategies to combat violent crimes against women, and to develop and strengthen victim services in cases involving violent crimes against women.”³ The law also outlines fourteen specific “Program Purpose Areas” that describe in greater detail the scope of the program work done with the STOP Grant. They explain how and for what States and Territories can use STOP grant funding. These funds must be utilized to “*identify and respond*” to violence against women crimes using a wide range of strategies including training, developing policy and protocol (including protocols regarding law enforcement commission of domestic violence), collecting data and equipment, providing victim services, forming multidisciplinary coordinated responses at the state and local levels, and working to increase crime reporting, while at the same time aiming to reduce incidences of these crimes. The Purpose Areas focus on special populations and services, including assistance to those seeking protection orders, victims of stalking, Indian tribes, older and disabled women and immigrant victims of violence. Finally, there are purpose areas that focus on certain key personnel such as forensic sexual assault examiners and special assistants who work with law enforcement agencies on protection order enforcement.

Economic safety and security are inextricably linked to the safety of survivors of domestic, dating and sexual violence and so economic security must be considered when framing programming under the STOP grant program. To that end, this chapter will provide specific information on how economic security and safety for survivors may be the focus or, at a minimum, maybe included in each of the fourteen STOP Program Purpose Areas. The goal of this section is to offer practical and straightforward information to help STOP State Administrators incorporate economic safety and security into current programming and to show states how to create new programs. Each of the fourteen Program Purpose Areas outlined by the Violence Against Women Act⁴ is divided into two main sections: **Background** and **STOP Program Ideas and Examples**. Program Ideas and Examples will be organized based on whether the recommended action applies to all grantees and sectors or if it applies more to specific sectors (law enforcement, etc.). The recommendations outlined in this section are not exhaustive; they are meant to serve as a starting point

There is a strong connection between economic safety and security of adult survivors and the safety and security of their children. Often, the choices that survivors make are directly tied to what they see as best for their children. While the STOP program does not allow for programming that is exclusive to children, the protections offered under STOP do extend to the safety and security of children when that safety and security is linked to the adult survivor. For instance, children are often included in protection orders that are the focus of Program Purpose Area 14 or receive core victim services under Program Purpose Area 12. Moreover, the economic relief a victim receives, if she has children, also will help support them.

³ 42 USC 3796gg(a).

⁴42 USC 3796gg(b) Grants under this subchapter shall provide personnel, training, technical assistance, data collection and other equipment for the more widespread apprehension, prosecution, and adjudication of persons committing violent crimes against women, and specifically, for the purposes of—

for strengthening work around economic security. Also note that not all sectors have recommendations in each Program Purpose Area due to the scope of the programming.

Implementation of some of the strategies here may require an assessment or research on behalf of the STOP administrator to determine the state or territory's strengths and needs regarding economic safety and security for survivors. Some states may want to conduct a survey, convene a focus group or mini-think tank to discuss what is taking place in this arena and what needs to be done. For instance, the state domestic violence coalition may have implemented a financial literacy⁵ program for survivors or conducted needs assessments on this and related topics. This is a good building block for moving forward, but is different from many of the other "economic justice"⁶ initiatives discussed here that involve specific actions and improvements within the justice system.⁷ Furthermore, developing an understanding of the population served and tailoring responses to recognize the survivor's context, including specific intersections of culture, ethnicity and economic status, will help ensure that all possible barriers to safety are addressed.

WOW offers a number of tools and resources that can be used when incorporating economic safety and security initiatives into STOP programming. More information and a summary of these tools are available in Appendix A.

WOW is available to assist with implementation of the many strategies and ideas offered here. This includes providing on-site technical assistance, designing and implementing training curricula and working with STOP administrators and subgrantees on other programs to further enhance survivor economic security and safety.

⁵ Defined on page 9.

⁶ Defined on page 9.

⁷ See page 10 for an explanation on economic justice and financial literacy.

Program Purpose Area 1

Training law enforcement officers, judges, other court personnel, and prosecutors to more effectively identify and respond to violent crimes against women, including the crimes of sexual assault, domestic violence, and dating violence.

BACKGROUND

Training is the key to improving victim safety and perpetrator accountability. Whether those being trained are judges, prosecutors, law enforcement, probation officers or victim advocates, knowing more about what they can do individually and collectively is crucial to victim safety and perpetrator accountability.

In many ways, this first Program Purpose Area is at the core of how the STOP program can incorporate economic safety and security into its work. Each state and territory already funds training efforts and could easily institute an additional module or program on the importance of economic safety and security for survivors. This is not a new program mandate, but instead may be incorporated into and enhance current programs. Introducing new material into existing training would also mean that funds do not have to shift – the same law enforcement academy or victim services program that is doing training now may still be funded at current levels while including economic security information and training topics.

Effective response to violent crimes must involve doing everything possible to obtain restitution for the victim. Many prosecutors' offices have restitution forms for victims to fill out, but other actions can and must be taken. Offices should work with the victim and think beyond what these limited forms ask. First, offices should personally interview the survivor - she should not simply be handed a form and asked to fill it out. During that interview, there should be in-depth questions and conversation to make sure that an extensive inventory is performed of all possible economic impact. For instance:

- If the victim had to "pay for her own safety" while waiting for her abuser to be held accountable, she should request restitution for the home and car security systems and changed locks she purchased.
- If the victim had to make a life change as a result of the abuser's actions such as moving, changing jobs or school, changing banks or gyms, there should also be restitution available as all these changes have costs attached.
- If the victim suffered a permanent physical or mental impairment for which there will be lifelong medication needs, or future reconstructive surgeries, or if the crime will raise her insurance rates, all of these should be computed and asked for at sentencing.

This Program Purpose Area overlaps with several others. For instance, other program purpose areas focus on providing services to immigrant, disabled and older victims. If STOP funded a training program for prosecutors on how to obtain restitution for disabled victims of domestic and sexual violence, that program would address both Purpose Area 1 and Purpose Area 10.

STOP GRANT PROGRAM IDEAS AND EXAMPLES

ALL SECTORS

- Train prosecutors, law enforcement, victim services, coordinated community response efforts such as local task forces, and the courts on how to fully obtain restitution for victims. This should include the development of forms and questionnaires for advocates to ask victims for details and receipts on how the defenders impacted their financial well-being. Examples include destroyed private property, missed work, and physical and mental health injuries.
- Train prosecutors, law enforcement, victims services and other subgrantees on how economic threats by an abuser often constitute witness intimidation, another domestic violence crime with which the abuser could be charged and which constitute grounds for a protection order; understand how these threats may endanger the victim and undermine a successful prosecution.
- Create training and resource toolkits for advocates within law enforcement and prosecution offices, as well as non-profit organizations, that highlight community resources that provide economic help such as job training and other employment assistance, “time banks” and other innovative local programs, social program assistance, educational opportunities, etc.
- Incorporate economic abuse and financial ramifications into the training programs, seminars, and conferences already in place or planned for enforcement officers, judges, other court personnel, and prosecutors so that they are able to see the intersection between domestic and sexual violence and economic harms.
- Inform all stakeholders of the existence of national, state and local resources that may support a victim’s economic security, such as job-sharing, scholarships, child support enforcement tools, transportation assistance, women’s entrepreneurship opportunities and other *non*-criminal justice system-based resources.
- Provide regular and ongoing updates on economic security and safety issues to subgrantees. In many states this is done in coordination with state coalitions.

LAW ENFORCEMENT

- Create training for law enforcement on evidence collection, witness interviews, report writing, and other key points so that they can learn how to investigate economic crime perpetration and reduce the risk of violence to the survivor. Economic crimes include crimes that are financial in nature, such as credit card theft, as well as other crimes that impact financial well-being, such as stalking at work that leads to being reprimanded or fired. The training may range from a short roll call video to a longer interactive workshop to an online learning course.

COURTS

- Add economic security and safety to current judicial training materials, bench cards, and other tools used by courts to help judges obtain information regarding economic security and safety. Include information about how harmful it is for victims when economic relief is denied or ignored by the court. For instance, a judge refusing to award child support or possession of the residence forces the victim and children to live elsewhere. Educational materials should also show how it is much more likely that victims will be forced to return to the perpetrators without this compensation or protection, and how victims will suffer serious economic harm without protection at the workplace or classroom.
- Ensure judicial training and materials highlight that when the court issues a protection order, that it includes the workplace and protects her finances and accounts. Education materials

should also highlight the importance of allowing evidence that demonstrates economic abuse and financial harm. Just as is the case with physical abuse, limiting a victim's access to her finances and income makes her dependent on the abuser and at risk of violence.

- Develop systems to monitor compliance with restitution orders for court personnel and probation personnel (if under court services). Courts should develop protocols to ensure that all eligible restitution for a crime victim is ordered and that the restitution orders are enforced, even if the offender is sentenced to prison. If an offender is sentenced to a term of probation and restitution is part of that probation sentence, the court should violate the offender for not paying restitution before the term of restitution expires or should convert the restitution to a civil judgment. In either case, the offender is not simply given a pass on the obligation to pay.

Program Purpose Area 2

Developing, training, or expanding units of law enforcement officers, judges, other court personnel, and prosecutors specifically targeting violent crimes against women, including the crimes of sexual assault and domestic violence.

BACKGROUND

Specialized units in law enforcement agencies, prosecutor's offices, court programs or probation divisions are most prevalent in the areas of domestic violence, sex crimes and stalking. The top goals for specialized units are to help a victim to be safe, to recover from a crime and to be made whole. These units may have a greater impact on a victim's safety if they expand the range of criminal activity they pursue to include economic crimes and if they collaborate to help the victim to be economically secure.

Units work closely together on cases both within their own disciplines and sometimes across disciplines. For instance, it is not unusual to find units comprised of system representatives (prosecution, law enforcement and victims advocates) working together with local domestic violence and/or rape crisis non-profit agencies. The purpose behind these units is simple: when all parts of the system coordinate, it is more likely that the victim will receive needed services and more likely the offender will be held to account for his crimes. The simple act of meeting regularly, getting to know the resources that those in the system and the community have to offer, as well as understanding the constraints on those resources, can improve the chances for the victim to get what she needs to recover and be made whole.

Ideally, these units would be more effective if they focused on the economic safety and security of survivors and pursued the investigation and prosecution of financial, non-violent crimes (such as forgery, credit fraud, benefits theft and more) just as they pursue violent crimes. In the same way as with other investigations, unit collaboration is essential. A cooperative focus on the financial impact of these crimes is important, whether it be on developing complete restitution orders, collecting ordered restitution, ensuring a victim gets time off from work to testify or be deposed (and not risk being fired) or carrying out needed cross-training of unit members for gathering evidence of economic harms from the very first time law enforcement comes in contact with the victim. Ultimately, integrating the victim's economic well-being into the case investigations and prosecutions will help that victim to be safer.

STOP GRANT PROGRAM IDEAS AND EXAMPLES

ALL SECTORS

- Make sure all victim advocates (within the system and with community non-profits) understand what they must do to [help survivors collect](#) victim compensation, child support and all restitution for which they are eligible.

LAW ENFORCEMENT AND PROSECUTION

- Make sure there is a person within each unit that has expertise on economic security and safety; if possible, fund a full- or part-time position to do this.

- Invite economic crimes experts to attend unit meetings or join the unit. Engage in brainstorming as to how to make the domestic or sexual violence unit more effective with economic security and safety issues. For instance, many law enforcement agencies have “white collar” or fraud units. Discuss how batterers commit these crimes along with violent crimes so that the unit develops expertise around evidence collection and prosecution of both types.
- Focus unit activity on successful restitution requests, orders and collection.
- Consider coordinating with human trafficking or sex trafficking specialists and units within the department to ensure there is shared expertise within the domestic violence and sex crimes unit on trafficking as these issues can overlap.
- Add the topic of economic security and safety issues to every unit meeting and ensure the issue is assessed on every case by asking questions like:
 - Is she in danger of losing her job?
 - Can we do anything to make her workplace safer?
 - Who controlled the finances?
 - Did he ever force her to sign tax returns, credit card applications or anything else?
 - Did he steal her welfare/TANF card and benefits?
 - Did he destroy property?
 - Has the advocate done a restitution questionnaire with the victim?

The answers to these questions can also assist a battered immigrant survivor with a VAWA self-petition.

- Conduct specific unit training on economic security and safety. Sample topics include:
 - Enhancing evidence collection such as photographing the destruction of property, utilizing forensic accounting, documenting violence and harassment at the workplace and the home.
 - Assessing the level of danger to the victim and her children by taking into account what, if any, types of economic abuse and control the batterer carried out against the victim and incorporating that into requests for bail and court-ordered conditions of release. This should include terms that require him to stay away from her and have no contact with her workplace.
 - Using evidence of economic abuse and intimidation (the threat of poverty) of the victim and the children to explain why a victim may have remained in or returned to an abusive situation. Without access to income, no credit history, loss of job and other economic problems, leaving an abusive partner is extremely difficult.
 - Exploring how providing for a survivor’s economic security can make it easier for her to participate fully in the investigation and prosecution of the perpetrator.
 - Examining how witness (victim) intimidation can include economic threats and hence endanger a victim as well as undermine a prosecution.

STOP GRANT ADMINISTRATION

- Require or make it a special condition in the subgrantee funding contract that all units funded by STOP show how they collaborate on economic safety and security matters. Too often, these issues are the focus of only the non-profit victim advocates and, even then, limited to financial literacy training for the victims. The STOP administrator should support and encourage *all* funded STOP sectors to deal with this issue and should consider incentives to those grant applicants who demonstrate effective strategies for focusing on the economic stability and security of survivors.

Program Purpose Area 3

Developing and implementing more effective police, court, and prosecution policies, protocols, orders, and services specifically devoted to preventing, identifying, and responding to violent crimes against women, including the crimes of sexual assault and domestic violence.

BACKGROUND

Policies and protocols form the backbone of an agency's response to violence against women. They remain constant so that there is predictability and transparency even with staff turnover as to how a court, prosecutor or law enforcement agency will proceed to investigate and prosecute a case or provide for the victim. Policies and protocols guide the issuance of orders and service delivery; they give a foundation for organizational response. In this way, policies and procedures would be most effective if they responded to the economic needs of survivors and were structured to best promote their economic security and thus their physical safety. Similarly, policies that fail to understand or respond to financial issues may place survivors at greater risk of physical harm.

Responding to the economic or financial needs of survivors is intimately connected to the goal of this program purpose area of "responding to violent crimes against women." A battered woman is much safer when she chooses and is able to live independently and away from her abuser. A college student who has been raped or continues to be raped is much safer when she is able to transfer to another school and attend classes without the distraction of threats, intimidation and revictimization by the rapist and his friends. Police and prosecutors must be aware of situations like this and be part of the solution through the suggestions included. Not understanding these economic issues and needs may have grave consequences for survivors' safety.

Many policies and protocols developed in the 1990s had a keen focus on the immediate physical safety of the victim and the protection of that victim from violent crimes such as battery and assault. Stalking in general and more recent technology-based crimes such as cyber-stalking (often accomplished via financial records) are only now being discussed and incorporated into existing protocols. The linkages and importance of economic security to safety may have been acknowledged in these policies, but they were not understood as the important indicators of danger as they are today.

It is good practice for all agencies and organizations to regularly review and revise their policies and procedures to reflect current realities and needs. The need for protocols and services that specifically address economic safety can catalyze an agency to review or develop a policy on how to respond to stalking, domestic, dating and sexual violence.

STOP GRANT PROGRAM IDEAS AND EXAMPLES

ALL SECTORS

- Review and, if needed, revise existing domestic violence, sexual violence, dating violence and stalking policies and procedures for law enforcement, prosecution, courts and victim services and other offices such as probation (often part of court organization). Make sure policies and

procedures include the economic security and safety of the victim and her children and the prosecution of the perpetrator for these crimes as joint goals.

- Fund and support the development of a model policy for how courts, prosecutors, victim services and police can best recognize and respond to economic crimes and intimidation. STOP should consider hosting meetings of key stakeholders to review state and local policies and procedures.
- Incorporate evidence collection and documentation of economic abuse and financial harm into protocols. This should include photographing the destruction of property, utilizing forensic accounting, and documenting violence and harassment at the workplace, not just in the home.
- Ensure that interview protocols incorporate questions that might reveal the occurrence of economic abuse, such as:
 - Do you have access to your bank account? Have you been denied access to a shared bank account?
 - Has your partner taken out any credit cards in your name?
 - Has your partner forced you to sign financial documents like credit card applications, loan applications or tax returns that you did not understand or did not want to sign?
 - Does your partner deny you access to something that is yours, such as your car, ATM card, paycheck, or welfare benefits?

PROSECUTION

- Utilize tools created by Wider Opportunities for Women (Appendix A) to demonstrate the wage earnings that a victim would need to make in order to be economically secure. These tools can also be used to help assign a monetary value to some of the damages or to determine restitution.

VICTIM SERVICES

- Incorporate questions at intake and during interviews regarding a survivor's economic security issues. For example, ask about ways that an abuser has stolen from her, destroyed property (including joint property), harmed her ability to keep a job or build a career, threatened to impoverish her or failed to simply provide for the basic needs of herself and her children. While all of these acts may not be crimes *per se*, they do show a pattern of behavior for the purpose of control and helping her address them will be important to her long- and short-term safety and security.
- Incorporate and enhance education for survivors on economic abuse and how they can safely and effectively respond, including ways to recover assets.

Program Purpose Area 4

Developing, installing, or expanding data collection and communication systems, including computerized systems, linking police, prosecutors, and courts or for the purpose of identifying and tracking arrests, protection orders, violations of protection orders, prosecutions, and convictions for violent crimes against women, including the crimes of sexual assault and domestic violence.

BACKGROUND

Systems and organizations depend on accurate and complete data. Data are critical to setting goals, measuring progress, and determining informed budgets and resource allocation. Systems that both collect data and communicate key information reliably and safely – so as not to endanger the victim – can greatly aid in helping survivors to obtain the assistance and services they need in a seamless way.

Statutory definitions and mandates usually direct data collection. For instance, some states define a crime as “domestic” by the victim and perpetrator having a family relationship. In Florida, for example, only *violent crimes* committed by one family or household member or by those residing together as if a family against another *that result in physical injury or death* are collected under that state’s [Uniform Crime Reports](#). In these states then, economic crimes that do not result in physical injury or death would not be classified as “domestic violence” crimes, even though they are part of the pattern of abuse and connected to threats of violence or harm.

Another way states collect data is to specify the type of crime as “domestic.” In this way, a “domestic violence battery” would be a different statute number than a “battery” and data is collected on each separate offense. Criminal activity that ranges beyond these enumerated violent crimes is not collected or if it is, is not classified as “domestic.”

For example, an abuser threatens to post a nude picture of his partner online unless she gives him her credit card. He then forges her name and charges \$10,000 towards it. This abuser has committed several domestic violence-related economic crimes, including forgery, credit card fraud, and grand larceny against his partner. In the examples above, none of these crimes, however, would appear as “domestic violence” offenses in a state’s Uniform Crime Reports. Reporting, arrest and prosecution of that abuser (and the potential of \$10,000 in restitution to the victim) could still occur. However, that these crimes were “domestic violence-related” would go unnoticed by policy makers (who may allocate state funding in response to these crime rates) or the justice system and community programs that work with victims of domestic violence. Therefore, collecting *all* crime data where the victim and perpetrator are “family or household members,” is a very important step toward accurate reporting and creating the infrastructure needed to best respond to the wide range of domestic violence.

Every jurisdiction has a system of restitution collection, but many jurisdictions do not keep track of restitution ordered or collected. Those states that have examined the [levels of restitution ordered versus what is collected](#) are often astounded at the results. At the federal level alone, the most recent federal data shows [\\$50 billion in restitution is uncollected](#). This figure does not show either the amounts owed at the state level or the billions of dollars in uncollected restitution that could or should have been

ordered under law. If police, prosecution, and victim advocates collaborate to identify the maximum allowable restitution under law and the court issues an order reflecting those amounts, survivors would receive the true and just restitution to which they are entitled, and in turn, promote their economic security and deter future abuse. To ensure these goals are met, there must be proper documentation and follow-through.

The ability of a jurisdiction to track whether courts order economic relief and whether those orders are enforced and followed is critical to victim safety. For this reason, this Program Purpose Area should be used to advocate for better and more complete data collection that, in turn, would help show how and if victims are obtaining needed economic relief. Whenever data collection is consistently good, there is a stronger likelihood that survivors will receive needed resources and perpetrators will be held to greater levels of accountability.

Additionally, law enforcement and the judicial system use data to ensure their own proper response to crime and to provide accurate reporting of crime to policy makers and the general public. As argued, domestic violence includes economic abuse. If systems fail to properly measure and report this type of crime, then they will not have an accurate understanding of this important element of violence against women and their responses will be incomplete.

STOP GRANT PROGRAM IDEAS AND EXAMPLES

LAW ENFORCEMENT AND PROSECUTION

- Promote the expansion of data collection to include economic crimes committed by offenders of domestic and sexual violence, stalking and dating violence.
- Track and connect previous convictions or arrests involving economic crimes such as destruction of property. Linking prior arrests will demonstrate a pattern of control that the abuser had over the present victim and possibly previous victims.

COURTS

- Develop a tracking and data collection system to show when restitution is ordered, how often and for which offenses it is ordered, outstanding uncollected totals and how much is collected and given to victims and others who may be statutorily designated recipients such as clerk's offices.
- Develop a protection order tracking and data collection system to show how often, and in what amounts courts order spousal and child support or if other economic relief like possession of the residence is granted. Courts should also track how often these provisions are enforced.

STOP GRANT ADMINISTRATION

- Fund a pilot project that would direct law enforcement agencies within a county, city or region to collect and share data on types of economic crimes that abusers commit against victims. These data would also be useful for the STOP Implementation Plan, would help evaluate programming in different jurisdictions, help states to compare work across jurisdictions to measure effectiveness and would aid in the development and dissemination of best practices.
- Fund one-time data system enhancements to implement the needed upgrades outlined above, especially if there are leftover or returned grant funds.

Program Purpose Area 5

Developing, enlarging, or strengthening victim services programs, including sexual assault, domestic violence and dating violence programs, developing or improving delivery of victim services to underserved populations, providing specialized domestic violence court advocates in courts where a significant number of protection orders are granted, and increasing reporting and reducing attrition rates for cases involving violent crimes against women, including crimes of sexual assault and domestic violence.

BACKGROUND

This Program Purpose Area is extremely broad in its scope as it allows for STOP funding to support organizations and agencies that assist victims of domestic, sexual and dating violence, and stalking to develop, strengthen and enlarge their programming. It also highlights the importance of service delivery to underserved populations and court advocacy for survivors in protection order cases. Program Purpose Area 12 is complementary to this one as it also allows for funding to support “core” victim services in addition to the development of new initiatives and emergency assistance.

It is within this broad scope of victim assistance that economic security and safety can be highlighted and included. Above all, it is important to distinguish the different economic safety and security needs and the consequences of insecurity faced by victims of different forms of violence. For instance, a survivor of domestic violence faces very different economic safety and security issues than survivors of rape or stalking.

A domestic violence victim may be forced to return to an abuser if she lacks economic independence and he is the household breadwinner who controls all family finances. She will risk continued physical abuse until she is able to become financially independent, which her abuser may prevent.

A rape survivor may have to return to work and face the co-worker or supervisor who assaulted her. The survivor faces the prospect of losing her job (by quitting or being fired) or the possible emotional trauma of continuing to work in that environment.

Faced with the emotional harm and the possibility of physical harm of a fellow student stalking her, a 19 year-old college student may not be able to attend class. The emotional and subsequent physical toll of this burden may lead to lower grades, failed classes, unfinished education, or lost scholarships and financial aid – all of which have a distinct economic impact.

Moreover, service must be appropriate and directed to the unique needs of each survivor. Survivors from a traditionally underserved population may require additional or unique services to address their needs. For example, an immigrant survivor may be hesitant to report her experience to law enforcement if she fears deportation or job loss. Immigrants who are Limited English Proficient (LEP) may have a hard time obtaining work. Advocates, victim services, and STOP grantees must understand these unique circumstances and respond appropriately. Forming alliances with local community based groups that specialize in immigrant rights, employment, housing, English as a Second Language (ESL), anti-discrimination and other programming with targeted support to underserved populations will allow

STOP Grantees to best respond to these individuals' unique circumstances and best defend and build their economic safety and security.

There are numerous programs that support economic safety and security for survivors that could be supported within this Program Purpose Area. Any victim services program that assists survivors of violence should be trained and fully equipped to support that survivor's economic safety and security. Service providers can work to promote survivors' economic safety and security in several ways. Economic issues should be addressed at intake and should be a regular part of case management. For instance, advocates should ask survivors about the abuser's access to their bank accounts, credit cards and other financial services and assist them in changing passwords immediately. Other areas of questions include ways the abuser might have sabotaged a victim at her workplace. These answers will help service providers to develop a safety plan for work and discuss how the issues around her abuse might be discussed with her supervisor or colleagues. Advocates should regularly help victims to access victim compensation, social services benefits and solutions to housing and employment issues.

Recently, advocates have also become more focused on helping survivors to become financially literate. Advocates should focus regularly on the survivor's financial status and questions about what types of financial and economic services the victim may need. This would include basic needs such as housing and food, but also her credit history, experience or knowledge on how to use financial tools like an ATM card and access her bank accounts, the need to address bankruptcy, and other related matters. Though many have started, advocates should continue to [improve financial education](#) training to incorporate specific lessons on the realities and remedies of economic abuse, in addition to the fundamental elements of financial literacy (how to close credit cards, recognize identity theft, and rebuild a credit score and history).

When survivors are employed, it is also crucial that victim advocates not only conduct safety planning that includes the workplace, but also work with the survivor to evaluate what kinds of assistance she may need from others in the system to help her to stay employed. For instance, the advocate should inquire about her need to have the prosecutor's office explain to her supervisor why she must take time off or whether she would be safer if she were transferred, had her hours adjusted or received other workplace accommodations. If a survivor needs an advocate to accompany her to speak with a supervisor about past abuse and her specific safety needs, that advocate should do so, as well as enlist the assistance of others in the system to help her. A survivor may also benefit from or require legal assistance regarding workplace rights, support in accessing unemployment benefits if she has to leave the job on account of the violence or other benefits to which she may be entitled. Advocates may additionally help the survivor legally by supplying the prosecutor with evidence of abuse, including destroyed property, work days lost because of abuse or a scholarship that a survivor could not maintain after a campus rape.

Protection orders may help victims of domestic violence and, in many states, victims of dating and sexual violence, obtain needed economic relief. Too often, however, the only issue that these orders address is contact and thus protection orders become "stay away" orders. Courts sometimes routinely refuse to grant any economic relief even though laws clearly state that the courts can order child and spousal support as well as any other economic support that is deemed to be necessary. Such relief may include mandating that the abuser pay health or auto insurance premiums and monthly car payments. In fact, the rationale for this civil relief is based on the need for a victim to live safely and independently from an abuser. Housing, child support, access to bank accounts and access to the family car may be the *only* ways a victim can be independent and thus truly safe from harm. Those who are advocates in

“courts where a significant number of protection orders are granted,” as stated in this purpose area and elsewhere, must persist in asking for *all* needed economic relief that the law allows.

Service providers are one crucial part of a team of people from many different parts of the justice community that can collaborate to help survivors become economically independent of a violent perpetrator. Nevertheless, this work is not the job of the service providers and advocates alone; each system has a role to play. There is a wide range of local, state and national resources that are available to assist survivors outside of the traditional partnerships that victim service providers usually have. These include workforce boards, women’s entrepreneurship bodies, labor and workforce training programs, unions, and other organizations that are not directly connected to the justice system or social services.

STOP GRANT PROGRAM IDEAS AND EXAMPLES

VICTIM SERVICES

- Incorporate training information about economic safety and security into all existing core curricula used by domestic and sexual violence victim services to train staff and others. In some states, coalitions partner with prosecutors, the courts, and law enforcement to develop and implement training programs. In these cases, all sectors should include within training programs what they do in their own sectors and in collaboration to assist survivors with economic security and safety. This should require minimal effort as those programs that are currently being funded to develop and implement training can simply add this topic into the curricula.
- Provide in-depth training to advocates and attorneys on how to access economic relief available under protection order statutes. Include information about how to persist in requests for economic relief when courts are reluctant or refuse to order such relief, such as meeting with the chief judge of a court, filing appeals and providing briefs or other legal tools to help advocate for entitled remedies. Also incorporate creative remedies under statutory “catch all” provisions that allow for other relief that furthers the aim of protection from violence. For instance, if the abuser destroyed the victim’s cell phone, include a request for a replacement and service so she can readily call for help. If she cannot access bank accounts, require that the abuser turn over all information necessary for access.
- Make sure that the economic impacts of sexual violence – which can be very different from those experienced by domestic violence survivors – are covered in training and when advocates conduct intake, counseling or case management with these victims. These can include helping a survivor to determine whether or not to return to the campus, workplace or home where the attack occurred, obtaining a transfer to another college or workplace, or moving to another home.
- Hold “Economic Safety and Security” workshops at annual summits or conferences.
- Create outreach strategies to work with underserved populations on their unique needs in the arena of economic security and safety. Develop partnerships with community groups and hire and train existing staff to become experts on these issues.
- Develop handbooks and other training tools on how best to advocate for restitution for survivors in all cases and for the maximum allowable by law. Make sure the information on the damages suffered by the victim is at hand so that the state attorney can make the request at any time, but especially prior to the court accepting a plea agreement.

- Implement economic safety and security and financial literacy training agency-wide and coordinate office functions. For example, ensure that within the local program or coalition, the legal staff who may work on restitution and protection orders are fully informed by the “economic justice” and “rural” advocates, and that they in turn work with the LGBTQ caucus on specific economic safety and security issues faced in this community of survivors.
- Conduct internal assessments to see whether there needs to be programming and training materials for all sectors that show how economic security is inextricably linked to victim safety. If so, work to develop courses within local task forces such as the [Georgia Coalition Against Domestic Violence](#) (GCADV) Training Institute on economic abuse.

INDEPTH: UNSERVED AND UNDERSERVED POPULATIONS

It is important to recognize how a survivor's context – including specific intersections of culture, ethnicity and economic status – may impact her safety. **Immigrants**, individuals with **Disabilities**, **Elders**, **Natives**, **LGBTQ** and **Rural** populations face compounding barriers that may make securing safety and economic security for survivors more challenging. With the exception of Native populations, these groups experience similar rates of intimate partner, dating violence, sexual violence and stalking to the general population. However, these populations share some characteristics that make escaping abuse more difficult and present added barriers for survivors trying to build economic security. Isolation, difficulty communicating, physical or mental impediments and struggles to secure good jobs all increase one's dependency on the abuser, whether for economic support or care giving.

Addressing these additional obstacles to security faced by underserved populations requires that STOP program grantees and subgrantees to adopt enhanced services that will best meet the unique needs of survivors with multiple barriers. The [Violence Against Women Act](#) recognizes this need and not only specifically refers to these groups in many of the STOP Grant's 14 Program Purpose Areas, but also mandates that grantees describe how the state will "address the needs of underserved populations" and distribute at least ten percent of their funding for victim services programs to "culturally specific community-based organizations." This brief explores the safety and economic security needs of survivors in these populations and highlights the how the multiple barriers they face are interrelated.

IMMIGRANTS

Immigrant survivors, whether in the US legally or illegally, face a number of barriers that decrease their ability to remain safe from abuse and achieve economic security. Ignorance of US law and their rights, limited English proficiency and social isolation all contribute to their [inability to reach out for help](#). Because many immigrant survivors are geographically removed from their family and unaccustomed to their new home, they often experience extreme isolation and may only be in contact with their abuser. Abusers may prohibit their victims from leaving the home, learning English, or attaining employment, thus limiting their ability to access opportunities that would provide tools to become more independent.

While there are numerous highly educated and skilled immigrants in the US, many immigrants have lower levels of education and skills. These individuals are [employed predominantly](#) as tailors, dressmakers and sewers, or agricultural workers – occupations that offer poor wages, no benefits, and little room for growth. Without access to ESL classes, GED programs and training courses, prospects for employment that can lead to economic security, and ultimately safety, are slim.

For [undocumented survivors](#), legal status is often used a tool of control in order to force them to remain in the relationship. Threats of deportation and separation from their children often inhibit survivors from accessing services or fighting for independence. Additionally, undocumented immigrants are legally prohibited from accessing many supports that could help them become independent, such as public income support programs and education. As a result, they often have little recourse but to remain with the abuser. For all the above reason, STOP Program Purpose Area 11 is dedicated to improving services for immigrant survivors.

Immigrants and Educational Attainment

26.5 percent of immigrants age 25 and older do not have a high school diploma compared to 5.4 percent of native-born Americans, limiting immigrants' employment opportunities. As a result immigrants earn 77.5 percent of their native born counterparts.

PHYSICALLY DISABLED

Dependency on others to assist with their everyday needs and social isolation from friends, family and the general public increases the vulnerability of individuals with severe physical disabilities to abuse. While individuals with disabilities experience the same rates of abuse and assault, the abuse manifests differently. [Women with disabilities](#) suffer abuse from a greater number of perpetrators and for longer periods of time than women without disabilities. Sadly, abusers are most commonly intimate partners or members of the family.

[Reliance on their caregiver](#) often impedes survivors' ability to escape abuse. Like many survivors, individuals with disabilities fear destitution; however, survivors with disabilities may also face institutionalization if they try to leave their abusive caregiver depending on the severity of their disability. Furthermore, lack of access to the necessary resources in each case presents a barrier. For example, deaf or hard of hearing survivors cannot reach out to local hotlines without Telecommunication Devices for the Deaf (TDDs) and individuals with limited mobility cannot leave the abuser or receive medical care without access to proper transportation.

Economic security in general may be a struggle for those with disabilities. While the [American Disabilities Act of 1990](#) prohibits discriminating against individuals with disabilities, many still face barriers to employment depending on the scope of their disability. [Many employers believe](#) that individuals with disabilities lack required skills and training, are unaware of or unable to make workplace accommodations or have negative stereotypes about the ability of employees with disabilities to perform their job duties. For those who cannot maintain employment, Social Security Disability Income (SSDI) may offer some economic stability. However, they still may be dependent on others for their daily needs. Violence against disabled women is emphasized by STOP Program Purpose Area 10.

ELDERS

Also targeted in STOP Program Purpose Area 10, elder survivors may face similar barriers to escaping abuse as disabled survivors due to social isolation, communication difficulties, limited mobility and dependency on others to assist them with daily activities. Older women who have a chronic illness or disability are more likely to be victims of domestic or sexual violence, usually at the hands of a [family member](#).

Elders and Economic Abuse

Elder economic abuse is one of the fastest growing forms of elder abuse and it costs older Americans over \$2.6 billion a year.

The [economic realities](#) older women face make escaping abuse difficult: nearly 20 percent of single, divorced or widowed women over the age of 65 lives in poverty. Older women are also at a higher risk of [financial fraud and abuse](#), which further weakens their economic security. From misusing credit cards to stealing benefits checks to identity theft, domestic and financial abuse is particularly harmful for elders who are more susceptible to stress and poor health.

NATIVE POPULATIONS

The STOP Program specifically highlights the need for all sectors to address violence against women among Indian tribes in Program Purpose Area 7. While rates of domestic violence, sexual violence and stalking are similar for most populations, Native American women experience violent crime at a rate [3.5 times greater](#) than the national average. Moreover, their perpetrators are non-Native in [86 percent](#) of all cases. These statistics are alarming, yet many Native survivors [do not report abuse](#) due to cultural barriers, a mistrust of authorities, and a high risk of losing their children.

Reservations contribute to isolating survivors not only because of their rural and remote locations, but also because of limited interaction with those outside of the Tribe. This isolation makes it difficult to get the support needed to achieve safety and security. A lack of resources for domestic violence, sexual violence and stalking on reservations further compounds the problem. Additionally, there is often confusion over who has jurisdiction in these cases, particularly when most incidences involve a non-

Poverty on the Reservation

More than half of all reservation Natives live below the poverty level, which is more than four times the national average.

Native perpetrator, resulting in a pattern of failure to prosecute crimes against Native women.

Native women face economic realities that make achieving economic security and safety a challenge. The average [unemployment rate for Native persons](#) is 45 percent and on some reservations up to 80 percent. For those who are [employed](#), approximately 75 percent earn less than \$7,000 per year. Consequently, economic security is hard to attain on a

reservation and without economic security, freedom from abuse becomes much less likely.

LGBTQ

Lesbian, Gay, Bisexual, Transgender and Questioning (LGBTQ) individuals overlap all demographics yet face unique barriers due to their sexual orientation. While LGBTQ survivors experience violence at the same rate as other groups, differences in legal protections and access to services available to LGBTQ people make addressing violence difficult. Only [18 states](#) provide some or all state-level rights to same-sex or unmarried couples, while 39 states expressly prohibit gay marriage. Because most states do not recognize LGBTQ relationships, many laws addressing domestic violence, sexual violence and stalking provide no aid to gay or transgender couples. Additionally, many support systems for survivors are not LGBTQ-friendly, leaving these survivors with few options.

While LGBTQ individuals are from a range of economic backgrounds, economic security can be tenuous. In many states, it is still legal to fire someone because of sexual orientation. [Studies](#) show that 15 to 43 percent of gay workers experience workplace discrimination and 90 percent of transgender workers experience harassment. Unemployment and harassment contribute to the high rates of [homelessness and poverty](#) in this group. For example, [lesbian and bisexual women](#) face higher rates of poverty than either heterosexual individuals or gay men. Furthermore, because relationships often go unrecognized, survivors may not have a legal right to their children or shared resources, such as a home, accounts or vehicle. Even for survivors who do have the financial means to escape abuse or enhance their safety, their economic security is fragile due to the lack of legal protections they have in the workplace.

LGBTQ Homelessness

Gay or transgender youth make up 20 to 40 percent of the homeless youth population, 58 percent of which have been sexually assaulted.

RURAL RESIDENTS

Small rural towns are often close knit and share family ties. A survivor or her abuser may be related to local law enforcement or health providers, thus anonymity is often difficult. A survivor reaching out for help may be undermined by her perpetrator if he, his family or his friends control some of the very services she needs. Additionally, rural communities often are less aware of intimate partner violence and more supportive of traditional gender roles. These factors may [deter survivors](#) from coming forward due to fear that her cries for help will be ignored or even condemned by the community.

To overcome this problem, a survivor may try to access services outside of her home town; however, this may be impossible. A survivor may not have access to [transportation](#) to get services in another town, which may be hours away from home. In addition, access to online support might be out of reach because many rural towns lack broadband access and have fewer non-governmental groups providing services to fill in the gaps. Finally, rural survivors striving for economic security must confront poorer education opportunities and fewer job prospects.

Victims with disabilities, immigrants, and older, rural and LGBTQ women all undoubtedly face significant obstacles to seeking help. Crimes committed against them easily plunge them further into poverty or isolation and away from help. When working with survivors from such populations across the spectrum of the justice system, it is important to keep these potential barriers in mind and to work with the survivor to overcome these issues as steps are taken to enhance her safety and security. [STOP state plans](#) should neither take a “one-size-fits-all” approach that ignores the diversity of groups’ needs nor should they place one population above another in a hierarchy of need. Instead, those who are underserved and unserved should be brought to the table during the state planning process so their voices can be directly considered. STOP grantees and subgrantees should also explore funding opportunities that incorporate economic security through Program Purpose Areas 5, 7, 10 and 11, all of which focus on underserved groups and specific populations, or seek help from VAWA funded technical assistance providers⁸ that focus on the unique needs of these populations.

⁸ Visit <http://www.ovw.usdoj.gov/grantactivities.htm> and select “grant awards by program” for the current funding year.

Program Purpose Area 6

Developing, enlarging, or strengthening programs addressing stalking.

BACKGROUND

The vast majority of intimate partner violence cases include stalking characteristics. Every state has anti-stalking statutes and many programs funded by STOP grants have focused on stalking. While some of the crimes that constitute domestic, dating or sexual violence acts are prosecuted separately, it is rare that stalking is prosecuted alone even if separate crimes meet the criteria for stalking when considered together. One way to build stronger stalking cases is to aggressively investigate economic crimes and abuse and to demonstrate that these other abusive behaviors are forms of stalking.

Stalking has severe and lasting economic impacts on survivors. The extent of this victimization can be overwhelming as stalkers terrorize and intimidate their victims in all aspects of their lives: at home, at work and in the community where they shop, worship, exercise or dine. Victims are often forced to move, change jobs, purchase and install expensive security systems like video surveillance cameras, change locks, cancel credit cards, remedy a stolen identity or bad credit reports or even have to completely change identities. All of these actions come with a price tag (and in some case, a large one) and may have major effects on a survivor's financial security and situation for a long time.

The response to this issue must be tailored to the person being stalked as well as to the community. The issues around stalking and rate of incidences are significantly worse for women in tribal communities. [Native Indian women and Alaskan Native women](#) are stalked at a rate twice that of any other group. Many Tribes lack laws against stalking and Tribal law enforcement are not uniformly trained on the topic. Native women on rural reservations do not have easy access to transportation, telephones and help and may be reluctant to call for help when they need it. The complexity of laws governing the jurisdiction to enforce laws also makes it very difficult to arrest and prosecute offenders. For instance, the Tribes governed by Public Law 280 do not have jurisdiction over non-Native perpetrators, who are the majority of perpetrators of violence against Native women.

Immigrant women also face barriers in stalking situations. They are often reluctant to call law enforcement and many do not understand their rights. Victims with disabilities, older women, rural, poor and other underserved populations also face significant barriers to seeking help and crimes committed against them easily plunge them further into poverty and away from help.

Stalkers' behaviors may go beyond traditional conceptions of physical lurking and watching outside a victim's home to have distinct financial consequences. Stalkers may try to gather information from a victim's workplace, call or threaten her at work, wait next to her car in the parking lot or at the bus stop, vandalize or destroy property, break into her car or home, or send her email or text messages. Stalkers find information about victims from a range of places that the victim needs to support her ability to live and thrive. For example, perpetrators exploit information from city utilities, the post office, co-workers, the Department of Motor Vehicles, phone companies, internet service providers, human resources departments at work, banks, credit card companies, and property management companies or landlords.

Advocates, law enforcement, and prosecutors should focus more of their work on responding to issues related to stalking. They must also understand that both illegal acts and those that are not illegal *per se* may still constitute harassing and stalking behavior, and so constitute a crime. Therefore, when an abuser commits a crime, it should be both investigated by law enforcement (e.g., criminal trespass, vandalism) and considered part of a pattern of conduct that would be prosecutable as stalking. All sectors should understand the severe economic impacts of stalking and include these when assisting a victim in obtaining restitution, victim compensation or a civil action against the perpetrators.

STOP GRANT PROGRAM IDEAS AND EXAMPLES

ALL SECTORS

- Educate prosecutors, law enforcement, victim services and judges to understand the large, lasting and devastating impact that stalking can have on a victim's life, including her health, finances and safety.
- Tailor responses to stalking and violence to the survivor's context, including specific intersections of culture, ethnicity, economic status and lives of those who are being assisted.
- Develop stalking training programs that reflect today's realities of increasingly intrusive and efficient electronic and cyber technologies and how they are used to stalk and terrorize victims. Make sure that investigators and advocates understand and know how to assist victims to be safer from these intrusions.
- Additionally, ensure that the immediate economic impacts are included in victim impact statements and computed into requests for restitution. For instance, note the costs to a victim who was cyber-stalked who had to buy a new computer, smartphone, spyware, or hire a tech expert to repair her system.

PROSECUTION AND LAW ENFORCEMENT

- Augment policies and protocols to make sure that all crimes that constitute stalking are investigated and prosecuted.⁹ Economic crimes, as well as other crimes that impact her financial well-being, include stalking her at work that leads to her being reprimanded or fired. Any of these could be included when charging stalking.

VICTIM SERVICES

- Train advocates and anyone else working with the stalking victim to take detailed notes, record all relevant activities, and retain all evidence that might constitute stalking such as text messages and emails whether or not these acts are illegal. Keeping diaries or a handbook may assist the victim in documenting these crimes (see the [Stalking Resource Center](#) for sample items) and thus assist in the investigation and prosecution of the perpetrator. Advocates should ensure that these diaries include incidents at the workplace, intrusions into online banking or other financial institutions and services, computer hacking, theft of welfare benefits and other acts of stalking that have economic impacts.
- Assist victims in making a safety plan for the workplace when they are being stalked. A safety plan could include informing a victim's supervisor so that the employer is aware of the situation and has the opportunity to help address this violence by offering a transfer or making accommodations to help keep her safer at work. Involving the employer can protect her from

⁹ Defined on page 9.

demotion or termination if the employer works with the victim and understands these issues. Informing the employer may also help ensure that the survivor's employment rights are protected. For instance, some state laws provide unemployment compensation for victims who leave a job on account of domestic violence. [Other laws](#) prohibit discrimination against an employee on the basis that the employee is a crime victim.

Program Purpose Area 7

Developing, enlarging, or strengthening programs addressing the needs and circumstances of Indian tribes in dealing with violent crimes against women, including the crimes of sexual assault and domestic violence.

BACKGROUND

Each of the sectors funded under the STOP Grant needs to keep in mind the importance of working with Indian tribes on stalking as well as domestic, sexual and dating violence crimes. Native women are [victimized](#) at rates much higher than any other group in our country. Rates of sexual violence and intimate partner violence are alarming for Native women both on and off reservations. A [recent report](#) summed up the statistics:

- Native American and Alaska Native women are 2.5 times more likely to be raped or sexually assaulted than women in the United States in general.
- 34.1% of American Indian and Alaska Native women – more than one in three – will be raped during their lifetime; the comparable figure for women in the United States as a whole is less than one in five.
- In 2004, Native American women were more likely to be victims of assault and rape or sexual assault committed by a stranger or acquaintance, rather than by an intimate partner or family member.
- In 86 percent of reported rapes or sexual assaults of Native women, the perpetrators are non-Native. In comparison, only 35 percent of white rape victims reported that the perpetrator was not white. This disparity is unusual since perpetrators are usually found to be the same race as the victims for all other ethnicities.

The economic realities facing Native women are also extremely dire. [Violence Against Native Women: A Guide for Practitioner Action](#) paints a picture of great need:

American Indian and Alaska Natives are 2.5 times more likely than the rest of the population to live in poverty. Regardless of the success of the gaming enterprises of a few tribal nations, income from tribal casinos and gaming establishments has not significantly lowered the high levels of poverty endemic to Native people nationwide. Poverty among Indians has actually risen during the past decade, despite the gaming boom. Today, more than half of all reservation Natives live below the poverty level, which is more than four times the national average.

These statistics highlight the overwhelming need and economic insecurity faced by Native women who are victims of violent crimes. Viewing this Program Purpose Area in concert with all of the others underscores the importance of implementing all Purpose Areas with attention to survivors' culture, community, traditions, and the laws governing tribal nations.

STOP GRANT PROGRAM IDEAS AND EXAMPLES

ALL SECTORS

- Create training programs and information regarding economic security and safety for survivors in Indian country and tailor it to law enforcement, prosecution, victim advocates and courts both on and off reservations.
- Consider both the unique and common economic crimes that are suffered by Native and non-Native populations and the solutions needed to create or enhance safety and economic security for them.

STOP GRANT ADMINISTRATION

- Convene a forum, meeting or other kind of gathering in partnership with tribal representatives or host a webinar to explore the issues facing Native women in your jurisdiction and what the STOP Grant Program can do to support this work.
- Incorporate the issues facing Native women who are victims of violence against women crimes in all training modules and protocols developed and funded under STOP. Include relevant information regarding prevalence of these crimes within your jurisdiction.
- Include American Indian and Alaska Native representatives in Implementation Plan development and execution of the Plan.

Program Purpose Area 8

Supporting formal and informal statewide, multidisciplinary efforts, to the extent not supported by State funds, to coordinate the response of State law enforcement agencies, prosecutors, courts, victim services agencies, and other State agencies and departments, to violent crimes against women, including the crimes of sexual assault, domestic violence, and dating violence.

BACKGROUND

Coordination of services to assist victims and hold perpetrators accountable is one of the foundations of the Violence Against Women Act and the STOP Grant program. Coordinated Community Responses (CCRs) are central to many jurisdictions' efforts under STOP. Economic safety and security is a compelling topic to integrate into these efforts and if already there, to expand.

All CCRs will be more effective if they understand that a survivor will most likely be safer when she is economically stable and secure. CCRs should coordinate existing criminal justice efforts like restitution, make workplaces safer for victims, and ensure transportation for participation in trials and victim compensation. CCRs should work with agencies such as the Department of Labor, unions, chambers of commerce, workforce boards and educational institutions, which may inform STOP-funded victim advocates of jobs programs that are well-suited for survivors and where survivors are able to receive specialized assistance or work more closely to collect child support. CCRs may engage new partners to help survivors to obtain the skills needed for long-term employment and identify new opportunities to provide economic resources to survivors.

Many jurisdictions have formed domestic violence fatality review teams and funded this type of CCR under the state's STOP Grant Program. [One report](#) notes that abusers routinely sabotage the victim's employment and ability to become financially independent. Victims delayed leaving until they could survive economically, were unable to find stable and safe housing or were unable rebuild their credit after abusers had destroyed it. The report also found that victims' workplaces were often ill-equipped to understand the survivors' safety needs. [Recommendations](#) that flow from [fatality review](#) often identify the need for funders and programs to focus on long-term strategies for economic security for victims, better coordination between social welfare agencies and victim services programs, improved advocacy and knowledge around housing supports and for employers to be better informed on identifying and responding to employees' needs for safety at work.

STOP GRANT PROGRAM IDEAS AND EXAMPLES

ALL SECTORS

- Add economic security and safety to the agenda of each CCR meeting to create a forum to discuss how to better support survivors and how to investigate and prosecute perpetrators for economic abuse and crimes. Highlight the connections between economic security and physical safety.
- Invite people or agencies who work on economic security issues, such as local workforce boards, chambers of commerce, unions, child support collections, insurance, transportation, tax and other accounting services and housing, to attend CCR meetings.

- Focus on [workplace safety](#) from violence in all areas of domestic, sexual, dating violence and stalking. Develop policies for employers to address these issues.
- Cross-train CCR team members on economic security and safety or develop modules for sector training on economic security and safety that helps each team member understand the roles that others play. For example, develop a protocol and training around restitution for survivors or focus on how perpetrators carry out economic crimes against victims such as stealing or forging credit cards/applications, destroying property, stalking and stealing public benefits.

VICTIM SERVICES

- Develop guides and other materials for advocates and others to access local economic support services for survivors.¹⁰

¹⁰ Local United Way agencies and local domestic violence and rape crisis programs are examples of this kind of local support.

Program Purpose Area 9

Training of sexual assault forensic medical personnel examiners in the collection and preservation of evidence, analysis, prevention, and providing expert testimony and treatment of trauma related to sexual assault.

BACKGROUND

The main focus of this area of STOP programming is the development of Sexual Assault Nurse Examiners (SANE) and the work related to conducting forensic examinations following a sexual assault. This work is highly specialized and requires in-depth training and coordination for the collection of evidence and trauma treatment. SANE personnel do not work in isolation and regularly interact and cooperate with others who are assisting the victim, such as law enforcement and victim advocates. This Program Purpose Area also includes the provision of expert testimony and treatment of trauma related to sexual assault.

While medical personnel would not specifically focus on the economic impact of a sex crime as they conduct forensic examinations, there are several areas related to the short and long-term financial well-being of the victim that these persons should make an effort to understand. First, these personnel may communicate to the victim that she is not financially responsible for the examination. It is also critical for SANE personnel or others to convey the cost for associated medical care, testing and treatment (including emergency contraception) and to discuss whether insurance will cover any of these costs. SANE staff or an advocate should explain these issues to the survivor so that she will know what might happen if she calls the police, decides to prosecute or agrees to the examination.

The SANE personnel should also be able to recognize if a survivor undergoing the exam is suspected of being a victim of sex or labor trafficking and respond appropriately. For instance, if the victim is not a US citizen, she might be facing different dangers at the hand of her trafficker. Victims of trafficking also might be eligible for certain relief and assistance programs.

A survivor of sexual assault faces long-term issues, including the need for counseling as well as out-of-pocket and other related costs of the crime. The questions below are offered to help frame the issue so that both the immediate and long term economic impacts of reporting a sexual assault and undergoing an examination can be appreciated by those conducting exams and the advocates and law enforcement who will be working within the SANE process.

- Did the perpetrator break windows, locks or the door to enter her home?
- Will she be able to live at the crime scene or will she have to move to a different home or community?
- If the rape occurred at the workplace or if the perpetrator is a co-worker, what are the implications of her coming forward and reporting this crime in addition to undergoing a forensic examination?
- Might the financial implications of coming forward (e.g. being afraid she will lose her job if she reports the crime) affect her demeanor and what she chooses to report during the forensic examination and in later interviews?

STOP GRANT PROGRAM IDEAS AND EXAMPLES

ALL SECTORS (who are part of SANE or SART)

- Train all members of the SANE program if it is part of a local Sexual Assault Response Team (SART) on the issues surrounding the impact of sexual assault on a survivor, including the economic impacts to her safety and security, and make sure that all persons can articulate to the victim the long and short term costs of the crime.
- Include a module for SANE training that includes the cost issues associated with the examination as well as related health care costs.
- Develop a training module for SANE team members about economic relief available to victims, including access to victim compensation programs, local counseling and support services and legal assistance.

Program Purpose Area 10

Developing, enlarging, or strengthening programs to assist law enforcement, prosecutors, courts, and others to address the needs and circumstances of older and disabled women who are victims of domestic violence or sexual assault, including recognizing, investigating, and prosecuting instances of such violence or assault and targeting outreach and support, counseling, and other victim services to such older and disabled individuals.

BACKGROUND

This Program Purpose Area focuses on older and disabled women. As is true of the other Areas that target assisting specific populations (such as Native women and immigrants), this Program Purpose Area brings into focus an underserved, unserved and non-mainstream population. On the one hand, the Program Purpose Area asks that programs provide the same level of services and focus to these populations as other populations, and on the other, asks that prosecutors, law enforcement, victim services and the courts ensure that those services accommodate and reflect the disabled and/or elder victim's reality. Therefore, if a specialized prosecution unit (Program Purpose Area 2) developed an expertise regarding disabled individuals, that effort would cover both Program Purpose Area 2 and 10.

In order to carry out the intent of this section, those programs funded by the STOP Grant should specifically focus on issues facing older and disabled survivors. A focus on the economic security and safety needs for these populations must reflect their greater vulnerability to violence and the kinds of specialized services these populations require.

Disabled Women

The [National Coalition Against Domestic Violence](#) reports that:

Women with developmental disabilities have among the highest rates of physical, sexual and emotional violence by intimate partners and family members. Disabled individuals are at greater risk of severe physical and sexual violence than non-disabled persons, and many disabled victims of violence experience multiple assaults. Domestic abuse victims with disabilities are often more dependent on their caretakers than victims without disabilities, and face many barriers to reporting abuse and seeking services. Victims who do report abuse or seek services often do not find adequate help, since many programs that serve domestic violence victims are not equipped or trained to offer proper care to disabled victims. [Citations omitted.]

One example of this need for assistance is language access for deaf and hard of hearing survivors or for those who are blind or have limited sight. Economic security is extremely important for providing safety to disabled survivors of violence and the greater barriers they face make it imperative to focus on this issue.

Older Women

Older women are also at increased risk of violence. There are many misconceptions regarding the prevalence and perpetration of violence against older women. For instance, people do not understand

that older women are often at [increased risk of sexual assault](#) due to many factors, including increased isolation, inability to report violence due to age or infirmity, social stigmas against discussing sex or sexual violence openly, fear of retaliation and fear of reporting a family member. There are similar barriers to reporting and getting help for older women when they are victims of domestic violence. Not surprisingly then, sexual and domestic violence against people in later life, like all sexual violence, is highly underreported.

Elders are also vulnerable to [economic crimes](#) such as relatives or friends posing as caregivers or helpers who take advantage of them by stealing benefit checks, money, titles or possessions. These perpetrators may also abuse a power of attorney or guardianship right. Partnering with agencies and experts who work with disabled and older women is crucial to criminal justice professionals and community-based advocates being able to assist these survivors.

STOP GRANT PROGRAM IDEAS AND EXAMPLES

LAW ENFORCEMENT AND PROSECUTION

- Integrate training materials to educate law enforcement and prosecutors how to recognize and investigate abuse and methods of control of older and disabled individuals, including economic abuse and the unique impacts that crimes may have on their financial well-being. Materials should illustrate how different economic abuse might look when it is perpetrated against an elder or disabled person. Include costs of crimes such as additional health care costs and access to benefits that are incurred because of this population's vulnerabilities and needs. (This training could be part of efforts described above in Program Purpose Area 1).

VICTIM SERVICES

- Provide community based advocates and system advocates with resources that help them understand the additional supports older and disabled survivors need to navigate Social Security and the banking system and learn how to set up long term financial planning. WOW's economic security tools, particularly the Elder Index, can help advocates better understand the income needs facing older women and make informed financial plans. See Appendix A.

STOP GRANT ADMINISTRATION

- Invite experts on disability and elder issues to participate in STOP planning efforts as well as to become members of local and state coordinated community response teams. Ask participants to share their expertise on the economic impacts of crimes committed against elders and disabled individuals and the needs they may have in order to become whole over the long and short term.
- Share resources like WOW's assessment questions to fully determine what types of jobs an elder or disabled woman may be interested in as well as capable of performing (e.g., research and analysis as opposed to construction labor). These tools maybe particularly helpful to community based advocates and those who work in law enforcement agencies and prosecutor's offices.

Program Purpose Area 11

Providing assistance to victims of domestic violence and sexual assault in immigration matters.

BACKGROUND

Immigrant survivors of domestic and sexual violence face many of the same challenges and barriers to safety that non-immigrants face. However, immigrant women are particularly vulnerable to domestic and sexual violence and suffer violence at rates higher than the general population. Economic abuse against an immigrant woman may be particularly harmful to her ability to get or keep a job or pursue education. In addition, they may be hindered by not being able to speak English fluently if at all and little or no acculturation to living in the US. A lack of familiarity with social services or other community-based systems intended to support her, fear of law enforcement and the threats of deportation may also prevent immigrant survivors from attaining justice and independence. A 2006 study by researchers at Legal Momentum found the following:

Immigrant women who are victims of domestic violence tend to have fewer resources, stay longer in the relationship, and sustain more severe physical and emotional consequences as a result of the abuse and the duration of the abuse than other battered women in the United States. In particular, [research studies](#) have found that abusers of immigrant domestic violence victims actively use their power to control their wife's and children's immigration status and threats of deportation as tools that play upon victim's fears so as to keep their abused spouses and children from seeking help or from calling the police to report the abuse.

Economic abuse may look different for an immigrant victim. Examples of tactics used by perpetrators in these cases include:

- Forcing her to work without legal authorization (“illegally”) when she does not have a work permit.
- Threatening to report her to immigration authorities if she works in the informal economy or “under the table.”
- Forbidding her to access job training or schooling, including professional degrees from her home country that would enable her to be accredited in the US.
- Barring her from English language instruction.
- Taking money intended for relatives in her home country.
- Forcing her to sign papers written in English that she does not understand, including court papers, IRS forms, and immigration papers.
- Harassing her at the only job she can work legally to create a situation leading to her [job loss](#) and leaving her to work “illegally.”

Immigration laws are complex and anyone who is a contact point for these victims will benefit by having some familiarity with immigrant survivors' basic remedies and rights, including U visas or battered women's self-petition. Undocumented immigrants are particularly vulnerable to being exploited in labor situations, including being trafficked. These victims are also vulnerable if their abusive US resident

spouse refuses to file documentation so they may obtain legal status and threatens to call immigration authorities if the victim call the police or try to seek any assistance.¹¹ Withholding immigration status is a common way to impede an immigrant victim's ability to obtain work authorization and financial stability.

STOP GRANT PROGRAM IDEAS AND EXAMPLES

ALL SECTORS

- Develop training for all persons who work or come in contact with immigrants. Elements of this training should include:
 - The rights and remedies that immigrant victims of violence have under the law and ways to connect them to an immigration specialist;
 - The impact that economic safety and security has on the immigrants and their needs in that area;
 - How to articulate economic abuse within the VAWA self-petitioning process; and
 - Information on specific vulnerabilities and issues that immigrants face, including unique or different cultural contexts and needs, so that they can effectively and safely assist them.
- Training should also include issues surrounding the services that are available to undocumented persons. For instance, victims are entitled to services at a domestic violence or rape crisis programs even if they are not documented. Law enforcement should also understand its obligations regarding reporting of undocumented persons to federal immigration authorities.

LAW ENFORCEMENT, PROSECUTION AND COURTS

- Develop training for law enforcement and others in the justice system to heighten their level of understanding the burdens and challenges victims face by seeking help from or working with the criminal justice system. This includes knowledge of the constellation of very fragmented services that victims need to survive, such as telephones, transportation, access to services for obtaining a protection order or other services (attending hearings, child care), obtaining time off from work, or possessing a driver's license (which one cannot get without a valid immigration document).

VICTIM SERVICES

- Identify, train and support immigration advocates and specialists within the community and in local domestic and sexual violence programs.

STOP GRANT ADMINISTRATION

- Include representatives from immigrant advocacy organizations to participate on the STOP Implementation Planning effort, local and state community coordinated responses, in training programs and throughout STOP programming.

¹¹ For help with the remedies under the law for immigrant victims of domestic and sexual violence and resources to assist see <http://www.asistahelp.org>.

Program Purpose Area 12

Maintaining core victim services and criminal justice initiatives, while supporting complementary new initiatives and emergency services for victims and their families.

BACKGROUND

Supporting a survivor's ability to be safe from violence is at the heart of VAWA and central to the work of victim services. Community-based non-profit victim services have focused on this issue consistently and their work is essential to promoting victim safety and long- and short-term financial stability. However, victim services cannot promote economic security and safety for survivors unless they collaborate with other community partners and the justice system. This collaboration is already present on a number of levels. For example, collaboration occurs when legal services assists in helping the survivor to obtain a protection order, when law enforcement gives the victim information at the crime scene about services, or when a prosecutor obtains a conviction and restitution for the victim.

In recent years, many victim services programs in the domestic violence field have focused on improving the economic well-being of survivors through "financial empowerment." Such efforts have been facilitated by national networks like the [National Coalition Against Domestic Violence](#) and the [National Network to End Domestic Violence](#). This new movement illustrates a critical component of the steps that should be taken to help a survivor. Safety Planning, for instance, should include economic safety and security issues, such as changing passwords and codes on bank accounts and credit cards, establishing accounts solely in the victim's name, making copies of important financial documents, and monitoring credit reports. What STOP can do, in addition to supporting these efforts, is to ensure that others in the justice system with whom a survivor will come into contact are prepared to support her economic safety as well.

STOP GRANT PROGRAM IDEAS AND EXAMPLES

VICTIM SERVICES

- Ensure that training modules for advocates contain not only "financial literacy" or "empowerment" elements, but also how to collaborate with others in the community and the justice system so they may also act to support the survivor's economic well-being and independence.
- Encourage local domestic and sexual violence programs to include members of the community who specialize in economic issues (housing, finance, health care, transportation, education, business and labor) on their boards. Regular communication and collaboration with these groups will help build relationships that may assist survivors to obtain work, education, housing and other financial assistance.
- Cross-train with other sectors (courts, law enforcement, prosecution) on how to supplement work done by non-profit community groups to assist victims.
- Provide education for all advocates on issues such as restitution, replevin (the return of goods unlawfully held), crime victim compensation, and civil rights of action/recovery that the justice system may provide for survivors. Help survivors connect to attorneys, victim witness specialists, probation officers, and others.

Program Purpose Area 13

Supporting the placement of special victim assistants (to be known as "Jessica Gonzales Victim Assistants") in local law enforcement agencies to serve as liaisons between victims of domestic violence, dating violence, sexual assault, and stalking and personnel in local law enforcement agencies in order to improve the enforcement of protection orders. Jessica Gonzales Victim Assistants shall have expertise in domestic violence, dating violence, sexual assault, or stalking and may undertake the following activities--

(A) Developing, in collaboration with prosecutors, courts, and victim service providers, standardized response policies for local law enforcement agencies, including triage protocols to ensure that dangerous or potentially lethal cases are identified and prioritized;

(B) Notifying persons seeking enforcement of protection orders as to what responses will be provided by the relevant law enforcement agency;

(C) Referring persons seeking enforcement of protection orders to supplementary services (such as emergency shelter programs, hotlines, or legal assistance services); and

(D) Taking other appropriate action to assist or secure the safety of the person seeking enforcement of a protection order.

BACKGROUND

Program Purpose Area 13 opens the door to the civil side of the justice system by focusing on the enforcement of civil protection orders. Enforcement may be achieved through both the civil and criminal sides of the court system, through either indirect criminal contempt actions or through direct criminal violations. This PPA supports the work of victim assistants in developing protection order policies and protocols, notifying victims as to how to proceed if they want to see their orders enforced, referring survivors with orders for needed services and taking other actions to promote the safety of survivors.

Since one of the reasons for the existence of protection orders is to provide economic assistance for victims, enforcement of these provisions is extremely important to victim safety. Elements needing greater and more consistent enforcement include orders regarding child support, spousal support, access to bank accounts, possession of the residence, transportation, mandated support for health care, direction of possession of assets and a host of other means of support that may be ordered under most state statutes' "catch all" provisions. For instance, the court might order the respondent to replace property, such as a computer he destroyed (as reported by the victim in a police report).

Under VAWA, states must certify that victims are not forced to pay a fee for the filing or enforcement of protection orders. Some jurisdictions are trying to find ways around this requirement by making the cost of obtaining this protection prohibitive for victims. Advocates should work intensely to both ensure that these economic issues are ordered by the court and, if the respondent does not comply, that these orders are enforced. Unfortunately, too often these provisions are not enforced unless there is another act of explicit violence. Courts, victim specialists, and prosecutors should see that the enforcement of economic protections is a crucial part of victim safety and so be highly proactive in ensuring enforcement of economic conditions of the protection orders.

STOP GRANT PROGRAM IDEAS AND EXAMPLES

ALL SECTORS

- Provide training to victim advocates, prosecutors and whoever has the responsibility of protection order enforcement on all aspects of economic safety and security issues so they may be effectively enforced through contempt actions if violated.
- Make sure that the economic and financial issues are enforced and not minimized by law enforcement, prosecution or the courts.
- Review both the law and practice surrounding the filing fees for protection orders and include a section on the VAWA certification requirements regarding victims not paying for protection orders.
- Ensure that both the requested relief and the related enforcement is carried out consistent with regards to that survivor's needs and culture by working closely with the survivor and others who are familiar with her context and needs.

Program Purpose Area 14

To provide funding to law enforcement agencies, nonprofit nongovernmental victim services providers, and State, tribal, territorial, and local governments, (which funding stream shall be known as the Crystal Judson Domestic Violence Protocol Program) to promote--

(A) the development and implementation of training for local victim domestic violence service providers, and to fund victim services personnel, to be known as "Crystal Judson Victim Advocates," to provide supportive services and advocacy for victims of domestic violence committed by law enforcement personnel;

(B) the implementation of protocols within law enforcement agencies to ensure consistent and effective responses to the commission of domestic violence by personnel within such agencies (such as the model policy promulgated by the International Association of Chiefs of Police ("Domestic Violence by Police Officers: A Policy of the IACP, Police Response to Violence Against Women Project" July 2003));

(C) the development of such protocols in collaboration with State, tribal, territorial and local victim service providers and domestic violence coalitions.

Any law enforcement, State, tribal, territorial, or local government agency receiving funding under the Crystal Judson Domestic Violence Protocol Program under paragraph (14) shall on an annual basis, receive additional training on the topic of incidents of domestic violence committed by law enforcement personnel from domestic violence and sexual assault nonprofit organizations and, after a period of 2 years, provide a report of the adopted protocol to the Department of Justice, including a summary of progress in implementing such protocol.

BACKGROUND

This Area recognizes the unique position of power abusers who are law enforcement professionals may have over their victims, as well as the need for agencies and advocates to respond to this threat differently. Law enforcement officers are very reluctant to report and act on domestic violence committed by a fellow officer. Police perpetrators know well that a report of violence may cost an officer his job. Moreover, [law enforcement](#) is trained to "take control" of situations, use force when necessary and are experts at surveillance and intimidation. These are important job skills when used against suspected criminals and, unfortunately, may also be used by an officer to exert total control over a spouse, intimate partner or responding law enforcement. The [National Center for Women and Policing](#) reported that:

Two studies have found that at least 40% of police officer families experience domestic violence in contrast to 10% of families in the general population. A third study of older and more experienced officers found a rate of 24%, indicating that domestic violence is 2-4 times more common among police families than American families in general. A police department that has domestic violence offenders among its ranks will not effectively serve and protect victims in the community. Moreover, when officers know of domestic violence committed by their colleagues and seek to protect them by covering it up, they expose the department to civil liability. [Citations omitted]

Law enforcement officials may also be very knowledgeable of emergency shelters and other available services and may use this knowledge to further stalk and abuse their victims. This unique knowledge on the part of law enforcement officials makes universal confidentiality an even more critical priority.

Moreover, sworn officers may be victims of domestic violence at the hands of fellow officers. This kind of domestic violence in the workplace is particularly insidious for not only are these victims facing violence and abuse by “the law,” but they also face many layers of intimidation and harm as they consider whether and how to report this violence, seek assistance and maintain their own employment.

STOP GRANT PROGRAM IDEAS AND EXAMPLES

LAW ENFORCEMENT

- Ensure that economic abuse and financial issues are included within law enforcement agencies’ policy or protocol on law enforcement as perpetrators of domestic violence. Specifically, policies and protocols should be re-examined to make sure that they are focused on the spectrum of abuse that includes intimidation and control of the victim by stalking her at her workplace, stealing, fraud and other crimes (or legal acts that nonetheless intimidate or control her through economic issues).
- Adopt policies and protocols to explicitly protect victims who are sworn officers and whose abusers are fellow officers. Ensure that the policies and protocols include in the definition of “abuse,” on-the-job harassment and actions taken to harm the victim economically.
- Fund training programs to support awareness and action consistent with this program purpose area, including cross-training programs between law enforcement and non-profit domestic and sexual violence victim advocates on the impacts of economic crimes.

Chapter Three: The STOP Grant Program Process and Economic Security and Safety

Sparking Interest in ESS and Spreading the Word

Julie, a STOP Administrator, is about to begin the process of gathering information for her state's next STOP Implementation Plan. She has about a year to do this. Usually, her office sends out surveys to stakeholders and other key groups or persons with expertise in dating, domestic, and sexual violence and stalking. Julie also gathers data from state sexual and domestic violence coalitions, state and local law enforcement, prosecutors, judicial staff, tribes and from community groups in order to assess state priorities and needs. Economic security and safety has neither been a specific STOP Implementation Plan priority in the past nor has it been listed on the STOP survey as a potential topic for funding.

Julie's state has a VAWA Planning Team that meets and reviews survey responses and other relevant data and input, and then works to craft a Plan. The Team has not focused on economic security and safety in the past. Julie is concerned that economic security and safety will not be a focus this time either. She thinks that the state attorneys, law enforcement and courts see providing for a victim's economic assistance as the community victim advocates' responsibility. In addition, justice system representatives may believe that the civil side of the courts is the best place for the victim to get help with financial issues. Unfortunately, these officials do not see how their roles on the criminal side of the court system can impact a survivor's economic well-being. The victim hears community advocates saying that their safety and advocacy work is helping her to become economically secure in the long run, but they may feel overwhelmed with the crisis work and do not have time or do not know what else to do beyond assisting with the immediate crisis.

What should Julie do to bring attention to the ESS for survivors among law enforcement, prosecution, victim services, courts and others who should be funded under the STOP Grant Program?

Here are some ideas:

- Include the issue on surveys or in focus groups by asking questions like:
 - How do you think a survivor's safety is linked to her economic status?
 - What options for safety are in play in our state?
 - What can we do to help a victim of domestic violence be safer so that she can live independently?
 - Then, with these ideas, ask: What does your [organization/agency/office] do or what could it do to assist a survivor of violence become economically secure and hence safer?
- Give the VAWA Implementation Team information on how "economic security = safety" for victims. For instance, present relevant research to the Team and show how every sector has a role in helping a survivor to become economically stable and so safe. Do this with specific program ideas.
- Ask a survivor to speak to the Team and/or tell her story of how she became safer and was able to heal after she received assistance to live independently from an abuser, change offices after she was raped at the workplace, receive restitution or relocation support, or other help to make her economically stable. She might also speak to what did *not* help her to be economically

secure and what she would have liked law enforcement, prosecution and others to have done in her case.

- Ask peers among the VAWA team members to speak to this issue. For instance, describe how prosecutors are able to have better case outcomes when the victim/witness is able to live safely and separately from an abusive spouse and is not intimidated or economically dependent on the abuser.
- Show how economic security and safety is already a part of the work being done and how current funding could and should support a focus on this topic. For instance, economic abuse has been on the “Power and Control Wheel” since its inception. Show how current educational and training programs could be funded to design and implement modules on the topic. Emphasize that this would NOT mean a reduction in current funding levels - something most subgrantees and allies greatly fear.
- Invite experts in economic crimes such as forensic accountants and investigators to discuss how perpetrators commit fraud, theft, and how they cyber-stalk a victim of domestic or sexual violence.
- Add members of the community who focus on economic issues to the VAWA planning team, such as members of workforce boards, chambers of commerce, unions, housing coalitions, small businesses or health care experts. Let them brainstorm with the team on how all might collaborate to promote victim safety.

Narrative

Providing for a survivor’s economic security and safety usually takes place broadly at two levels in the STOP Grant Program. First, there should be a foundation that supports ESS within the grant planning process. Second, there should be a number of different programming ideas that are proposed and funded. Suggested program ideas begin at page 15 of this Guide.

What follows here are some ideas that STOP Administrators may consider as they move forward to integrate ESS into their STOP Grant Program. This does not necessarily mean entirely new programming or funding changes from prior efforts. In fact, STOP Programs may find it best to start small. It might make sense to “stay the course” with certain subgrantees and program efforts, such as training initiatives and protocol development/implementation, and simply encourage subgrantees to learn about and integrate ESS into their work on a more focused manner. At the same time, the STOP Administrator should look to including ESS in the grants administration process in the following areas: Implementation Planning, Grant Solicitation and Awards, and Technical Assistance.

Implementation Planning

As illustrated in the example above, Julie begins by sparking interest in ESS with the state’s Implementation Planning Team. Since the Implementation Plan guides and directs funding and programming for the STOP Grant Program, it is important to include ESS here.

When the state decides that economic security and safety is a priority, it should integrate information about ESS issues into the Plan in several different sections. This means the Plan should:

- Show state demographic data that includes economic indicators, such as poverty levels, affordable housing availability, employment statistics, cost of living, and other information that illustrates the economic realities of that state or areas within the state.

- Track restitution collection rates and, if this is already being done, focus on better collection strategies.
- Include other crime data such as prosecutions for economic crimes like forgery, credit card fraud, identity theft and criminal trespass in addition to the usual reports showing arrest and prosecution rates for stalking and dating, domestic and sexual violence. If this data does not show a relationship between the victim and the perpetrator, consider making it a priority to see if that kind of data could be found, perhaps starting a pilot project in a larger jurisdiction.
- Provide a narrative description of the extent to which the state has worked on these issues in the past, where there are needs and gaps, and where there might be challenges.
- Offer specific descriptions of where the issue of economic security and safety intersects with culturally specific populations and programming.
- Create a priority area specifically dedicated to economic security and safety issues across all disciplines.
- Include data and demographic information regarding economic realities facing survivors both on and outside reservation lands when discussing Indian tribes.
- If there is a priority focus on stalking, ensure that stalking data includes economic crimes or actions that impact a survivor’s ability to earn a living, provide for herself and her family, etc.
- Show how economic security and safety will be included and integrated into existing efforts (such as how law enforcement and prosecution training modules will now include economic security and safety) when describing current project goals, objectives, activities and tasks. Also address how new programs will be developed to focus on assisting survivors by focusing units or services on how victims may be safer if their economic security is a goal for the criminal justice system as well as for community based service providers.
- Ensure STOP planning efforts include non-profit victim services programs for underserved populations and include their input regarding economic security and safety work for survivors.

Grant Solicitation and Awards

The STOP grant program office has discretion over a number of different processes regarding grant administration which might impact subgrantees’ ability and desire to fully integrate economic security and safety initiatives and programming into their work with survivors. Here are some ideas on how STOP Administrators should encourage and support the ability of subgrantees to focus on economic safety and security:

- State specifically in the RFP and contracts that the physical safety of the survivor of violence is inextricably linked to her economic security and that program efforts should reflect this reality. Further, state in the solicitation that the inability of the survivor to be economically safe may directly impede her ability to fully participate in the criminal justice system.
- Frame the solicitation to explicitly fund programs that focus on economic security and safety and/or integrate ESS into the proposed activities. For instance, if the solicitation includes funding for support of a local Coordinated Community Response (CCR) team, include the requirement that that team host a training program on economic security and safety. Alternatively, require that the CCR invite members of the community who work on economic assistance for survivors (housing advocates, women’s entrepreneurship organizations, “displaced homemaker” programs, large local employers, migrant farm workers organizations, and educational institutions) to become members.
- Fund one-time “pilot” programs to develop economic security and safety training modules, informational brochures or websites, or other materials such as laminated bench cards for

judges that may be adapted by local law enforcement, prosecutors, probation offices, courts and victim services.

- Create a “Special Condition” in the grant award that requires grant recipients to detail how they worked to help survivors to become economically secure, and thus safer.
- Encourage all training programs, webinars, conferences and other educational materials funded under the STOP Grant Program to include economic security and safety in terms of workshops, conference themes, mention in materials, etc.
- Fund and support collaboration and coordination of effort as well as programs that show integration of “non-traditional” partners as well as “traditional” partners (see pp. 61 of this Guide) in the applications submitted by subgrantees.
- Require that economic issues are specifically included and described when funding services for underserved and culturally specific populations.
- Coordinate STOP Grant program funding initiatives with others that might be funded within the STOP Grant program office or elsewhere in the state to make economic security and safety efforts complementary. For instance, crime victims’ compensation and restitution programs support a survivor’s ability to be safe. Ask if these programs are all carried out in ways that complement one another and so provide a seamless system to the survivor or are there contradictory or confusing program elements that make it harder for victims to obtain needed relief. If the answer is no or if the STOP office does not know the answer, convene meetings to figure it out.

Technical Assistance

Economic security and safety should be integrated into grant administration and technical assistance efforts. The Implementation Plan would include a description of the kinds of technical assistance that the STOP Grant Program administrator provides. In regard to economic security and safety, responsible technical assistance should:

- Ensure that ESS is a component of the technical assistance funded to subgrantees through state domestic and sexual violence coalitions.
- Have a program or workshop that features ESS when the STOP Administrator hosts conferences or webinars for subgrantees.
- Feature ESS in newsletters and forward information about ESS to subgrantees.
- Ask about ESS efforts when conducting site visits, “desk” monitoring or when speaking with subgrantees about other issues. For instance, if subgrantees call seeking technical assistance about how to help their local CCR where members are losing interest, suggest that they look at how to bring in new members that have expertise in economic issues, such as local housing advocates or business leaders, and that they reframe their work on economic security and safety for survivors.
- Bring in experts from other parts of the country – such as prosecutors, judges, probation officers, law enforcement, victim specialists and community victim advocates – to speak to subgrantees about how their peers may begin work on ESS.
- Consult with subgrantees about how to address economic security and safety issues proactively.

Chapter Four: Promoting Economic Security and Safety: Case Study

These two examples of responses to domestic violence, sexual violence and stalking demonstrate how law enforcement officers, advocates, courts and prosecutors took the appropriate actions to ensure the economic security and safety of survivors. Sumalee's story highlights how individuals may respond in the case of sexual violence, while Elena's story details a possible response to domestic violence and stalking.

Sumalee's Story

Sumalee, a junior at a local university, was in the US on a student visa. She enjoyed her studies and made good grades. She also worked on-campus part-time as a research assistant. One day, a graduate student that she worked with, Brad, asked her out on a date. She went out with him a few times. Sumalee began to trust Brad, spending more time with him and sharing details of her life.

One night, she went out with Brad to a party and drank some wine. The next thing she knew, she woke up in the backseat of Brad's car and he was driving her home. He told her to go back to sleep, laughed and said she was a real "party girl." She didn't remember what had happened but she felt dizzy and disoriented. Her dress was torn, her arms and thighs were bruised, her underwear was gone and she was petrified that she had been raped. After Brad dropped her off, Sumalee told her roommate Julie what happened and that she thought she was attacked. Julie told her she should call the police, which she did.

The police took Sumalee to the local hospital where she met with an advocate. The advocate told her about the forensic examination, what it entailed, its cost and the cost of the medical care she might need. Sumalee agreed to undergo the forensic examination and then went home.

The police advocate called her and told her they were investigating what happened. Brad and one of his friends called Sumalee and told her not to say anything to the police or they would tell immigration that she was working full-time in violation of the terms of the F-1 student visa and she would be deported.

Over subsequent weeks, Sumalee fell into a deep depression; she didn't attend class, go to work or even leave her apartment. Sumalee was too ashamed to go to class and was afraid she would see Brad. She also was very afraid that her parents in Thailand would find out and that she would lose her visa, scholarship and campus job if anyone knew.

Sumalee tried to go back to class but could not and her grades dropped. She had a hard time concentrating and was unable to sleep. She was lost and didn't know what to do.

Her faculty advisor told her that she had to maintain a full-time case load to keep her student visa and that she needed to pull up her grades to keep her scholarship.

After their investigation, police charged Brad and two other men at the party with gang rape of Sumalee and one other young woman. Sumalee, by that time, was too far behind in her classes secure the grades she needed and had run out of money because she hadn't returned to work where she would be forced to face Brad.

The campus advocate worked with prosecutors to obtain a transfer for Sumalee the next semester to another university in the state system. The prosecutor's letter helped to facilitate the university's transfer of course credit as well as in obtaining waivers regarding student fee reimbursement and transfers. The campus victim witness advocate also worked with Sumalee so that the transfer to a new campus was as smooth as possible. She was able to take some time off from her studies to recover physically and emotionally, keep her scholarship and even get a part time job on the new campus. This was important, as the costs of the move were great: she had to come up with security deposits for a new apartment, pay for food, negotiate transportation and pay for other out-of-pocket expenses. She also started to see a counselor – just to “stay sane.”

The prosecutor's office also worked with Sumalee on getting restitution and sat down with her and her advocate so the prosecutor could detail all of the costs associated with this crime, including all expenses related to the transfer, counseling, her damaged and missing clothes and cell phone, and making sure that she did not have to pay tuition for those classes she could not finish on account of the rape. A letter from the local police department helped Sumalee to break the lease at her old apartment and Julie was able to find another roommate. The University's Student Health Services helped to pay for subsequent testing for STI's and for later medical care. State crimes compensation paid for a portion of the needed counseling and some of her out-of-pocket costs.

The local legal services office assisted Sumalee with her immigration issues, so that she could retain her student visa and complete her studies. That office also assisted Sumalee in obtaining a dating violence protection order as Brad and his friends continued to call, text and harass her on-line for the duration of the investigation.

Questions:

- How did the police, prosecution, courts and campus victim advocate work to support Sumalee's safety?
- What else could each have done?
- What options for economic and other relief are still open for Sumalee to pursue?
- How might Sumalee achieve greater economic security and safety?

Elena's Story

Elena and Simon were married for five years and had one three-year-old daughter, Daniela. Simon abused Elena physically and emotionally for most of their marriage. He was obsessively jealous of Elena, insisting he drive her to work and calling her over 20 times each day at the office. One night things escalated. Simon accused Elena of sleeping with her boss. He slashed most of her work clothes, threw things at her – breaking the television and hitting her in the head with a coffee mug—and smashed her cell phone and laptop. The police came to the house at 3am and arrested Simon. Neighbors said this was one of many times they heard fighting going on at the house.

When the police investigated, they asked Elena about the destroyed property: the television, laptop and other items like the cell phone and coffee mug, which was noted in their report. She showed police her closet and how he destroyed her clothes. They also noted that Elena missed work (five days last month and three so far this month) on account of Simon's violence and his refusal to let her sleep.

The next day, Elena called her office and said she needed another day off and would miss her important presentation. She was worried she was going to get fired – she had already given up hopes for the promotion she had been working towards.

Elena and Daniela then moved into an apartment with her sister and told Simon she needed time away from him and to please leave her alone. However, Simon began to hang out in the parking lot and coffee shop near her office. She could see him watching her. She was afraid he was going to follow her and harm her or Daniela, so she obtained a protection order. In it, she asked for the court to make Simon stay away from her and that he pay child support. She also asked the court for possession of their home, for Simon (who was gainfully employed) to pay all health insurance benefits for her and Daniela, and for him to pay for the television, cell phone, laptop and other items that he destroyed as detailed in the police report. The judge ordered that Simon “stay away” from Elena and granted her possession of the residence. He also ordered Simon to pay for the health insurance, child support and to pay for or replace the items he destroyed.

Simon was charged with aggravated battery, stalking and destruction of property. Three months later, Simon called Elena and told her he was sorry. He said he wanted to try again and that if she didn't call the prosecutor to drop the case, he wouldn't pay child support or replace the things in the judge's order. He said she should take him seriously and drop her “lies” against him. He promised that, if he went to jail, as soon

as he got out, she would be “sorry” and he would “fight until death” for custody of Daniela. The house would be foreclosed and he would not pay child support or health insurance. Simon was already 60 days in arrears on payment of child support and had not replaced the destroyed property.

Elena, who was working with her local domestic violence program, told the advocate about her situation. The advocate helped Elena to change all of the passwords on her bank accounts and credit cards. She helped her to get state-funded children’s health insurance for Daniela. The advocate also conducted a safety plan with Elena to help protect her from Simon’s threats.

Along with the advocate, Elena met with the prosecutor’s victim witness coordinator who worked with Elena on completing a restitution questionnaire, detailing information in it such as days missed from work, replacement costs for the clothes he slashed, and the destroyed property. The prosecutor also charged Simon with witness intimidation for threatening Elena to “drop” her charges against him or else suffer economic hardship. The prosecutor also filed an action of indirect criminal contempt against Simon for calling Elena and for failure to pay child support and replace the damaged items.

Questions

- How did the police, prosecution, courts and victim advocate work to support Elena and Daniela’s safety?
- What else could each have done?
- What options for relief are still open for Elena to pursue?
- How might Elena achieve greater economic security and safety?

Chapter Five: Building an Infrastructure for Economic Security & Safety

In addition to partnerships with traditional organizations, STOP administrators and grantees also have the opportunity to work with and utilize the resources of many new and non-traditional organizations. These non-traditional partnerships are with organizations that STOP Grant Administrators and Sub-grantees may not have worked with in the past, but because of their expertise on issues that impact survivors of domestic violence, sexual assault, stalking and dating violence, they may be powerful allies. Their experience will assist in unlocking and accessing a variety of resources and knowledge that will help survivors. These organizations might be viable partners or members of coordinated community responses at the state and local levels or they might be sought out for help when states do planning or develop their STOP Implementation Plans. This would engage the partners on a regular basis and utilize their resources and skills effectively.

Below is a list of different types of organizations that may prove to be viable partners in efforts to incorporate economic security of intimate partner violence into the work of STOP grantees. This list is not exhaustive and is meant to serve as examples of the various types of organizations with which STOP administrators and grantees may partner to enhance the economic security and safety of survivors. Furthermore, reference on this list does not imply endorsement from Wider Opportunities for Women.

Chambers of Commerce

Chambers of commerce may operate at the national, state and city level. A chamber of commerce is a network of businesses that works to promote and protect the interests of the business community. Chambers of commerce may be partners in providing resources and opportunities to survivors. Some chambers of commerce also support specific types of business, such as women-owned businesses.

U.S. Chamber of Commerce

<http://www.uschamber.com/>

Director of Local Chambers of Commerce

<http://www.uschamber.com/chambers/directory>

U.S. Women's Chamber of Commerce

<http://www.uswcc.org/>

Commissions on the Status of Women

Some states, counties and cities have Commissions on the Status of Women. Typically, these are non-partisan, government-appointed agencies that promote and foster gender equity and the advancement of women through policies and legislation. A few states that have these commissions include Hawaii, Connecticut, Delaware and the District of Columbia. San Francisco has a commission that promotes gender equity at both the city and county level. San Mateo is an example of a county level commission.

Connecticut State Permanent Commission on the Status of Women

<http://ctpcsw.com/>

Delaware State Commission for Women

<http://commissionforwomen.delaware.gov/>

DC Commission for Women

<http://owpi.dc.gov/owpi/cwp/view,a,3,q,573079.asp>

Hawaii State Commission on Status of Women

<http://hawaii.gov/dhs/women/HSCSW/>

San Mateo County Commission on the Status of Women

<http://hawaii.gov/dhs/women/HSCSW/>

City and County of San Francisco Department on the Status of Women

<http://www.sfgov3.org/index.aspx?page=78>

Community Action Agencies and Associations

These are local non-profit organizations designated to carry out the Community Action Program, which is a poverty alleviation program that started with the 1964 Economic Opportunity Act. Community Action Agencies and Associations provide poverty reduction programs that typically focus on self-sufficiency through empowerment.

The National Association for Community Action Partnership

<http://www.communityactionpartnership.com/>

Searchable Directory of Community Action Agencies

http://www.communityactionpartnership.com/index.php?option=com_spreadsheets&view=search&spreadsheet=cap&Itemid=188

Community Development Corporations, Organizations or Associations

Community Development organizations, corporations or associations are typically non-profits that work to promote and engage in the economic development of a community. These groups may focus on, among other initiatives, economic development, community organizing, education and housing assistance.

The National Community Development Association

<http://www.ncdaonline.org/overview.asp>

Economic and Budget Policy Centers and Advocacy Organizations

Economic and budget policy centers and advocacy organizations work within their state and/or community to analyze and advocate for policies and programs that will improve their community. These organizations typically have a research component, where they track, monitor and analyze current legislation and policies, and their impact on the community and specific groups within the community. Partnerships with these organizations may be helpful in addressing a particular issue that impacts a survivor's economic security by creating the opportunity for targeted research and the promotion of policies.

Alabama Arise

<http://arisecitizens.org/>

Economic Analysis and Research Network (EARN)

<http://www.earncentral.org/>

Kentucky Youth Advocates

<http://www.kyyouth.org/>

State Fiscal Analysis Initiative (SFAI)

<http://www.statefiscal.org/>

Educational Programs and Research Centers

Educational programs and research centers include universities, colleges, community colleges and trade-specific education programs. Research centers may focus on a number of issues and geographic locations. These centers are either independent organizations, part of a school or part of a non-profit. Centers may address issues such as women, children, or economic impact and operate at the local, state or national level. Educational and research programs may conduct program research to determine best practices and evaluate the effectiveness of certain programming or policies.

Partnerships with these institutions take several forms. These educational programs may create opportunities for your clients through resources and training programs that will prepare them to enter certain job opportunities. Apprenticeship and pre-apprenticeship programs may be run through local community colleges. For example, a local partner of WOW's, the University of Hawaii, operates the Bridge to Hope program.

Center for Poverty Research, University of California - Davis

Center on Wisconsin Strategy (COWS), University of Wisconsin-Madison

<http://www.cows.org/default.asp>

Inequality.com: The Stanford Center on Poverty and Inequality

<http://www.stanford.edu/group/scspi/index.html>

Institute for Research on Poverty, University of Wisconsin-Madison

<http://www.irp.wisc.edu/>

University of Hawaii's Bridge to Hope Program

<http://www.hawaii.edu/bridgetohope/>

University of Michigan's National Poverty Center

<http://www.npc.umich.edu/>

Urban Institute

<http://www.urban.org/>

Social IMPACT Research Center

<http://www.heartlandalliance.org/research/>

Employers

Employers are valuable resources in helping your program participants gain employment. Through increased communication and partnerships with employers, you may create programs to help your clients receive on-the-job training and treatment that is sensitive to their unique needs. Local chambers of commerce and/or workforce investment boards might be partners in working with employers.

Faith-Based Organizations

Either individual churches, associations of churches or faith-based groups may be potential partners because of their support of and work on poverty alleviation programs. Faith-based groups may support and provide programs for low-income community members. This could include supplying meals on a regular basis or transportation assistance programs that aid low-income individuals in acquiring and maintaining a car.

American Association of Lutheran Churches Searchable Directory

http://taalc.org/Congregation_Directory/Gradient%20map/AALC_Congregations.html

Catholic Charities Searchable Directory of Agencies

<http://www.catholiccharitiesusa.org/page.aspx?pid=292>

Foundations and Funds

In many states, there are funds that provide resources and funding for issues related to women's rights and equality issues. Some funds, such as the Wisconsin Women's Network Education Fund, may place a particular emphasis on a certain issue, while others, focus more broadly on the advancement of women's rights and leadership, such as the Women's Foundation of California.

Eleanor Foundation

<http://www.eleanorfoundation.org/>

Wisconsin Women's Network Education Fund

<http://wiwomensnetwork.org/resources/links>

Women's Foundation of California

<http://www.womensfoundca.org>

Women's Funding Network

<http://www.womensfundingnetwork.org/>

Women's Funding Network Director of Member Funds

<http://www.womensfundingnetwork.org/the-network/member-directory>

Governor's Office

The governor is the chief executive within each state. During his or her term, a governor will select or highlight certain issues on which his or her administration will focus. These may include jobs, education, the budget, economic recovery, transportation, the environment, or other issues that may be relevant to your work. For example, WOW has worked with the Wyoming Governor's Planning Office on bringing the WOW Self-Sufficiency Standard to the state.

California Governor's Office of Planning and Research

<http://www.opr.ca.gov/>

Georgia Governor's Office of Planning and Budget

<http://opb.georgia.gov/02/opb/home/0,2817,161890977,00.html>

Utah Governor's Office of Planning and Budget

<http://www.governor.utah.gov/gopb/>

Housing

Housing organizations take many forms, from short-term emergency shelters to long-term transitional housing programs. Partnerships may include outreach efforts, establishing a referral protocol and implementing projects within housing programs to help women gain financial independence.

Emergency and Transitional Housing Resources, National Resource Directory

https://www.nationalresourcedirectory.gov/homeless_assistance/emergency_and_transitional_housing

The Homeless Shelter Directory

<http://www.homelesshelterdirectory.org/>

Transitional Housing Directory

<http://www.transitionalhousing.org/>

Housing Finance Agencies

Each state has a Housing Finance Agency (HFA) that works to meet the affordable housing needs of their state constituents. HFAs vary greatly from state to state, but they all tend to operate various affordable housing and community development programs. More information about HFAs can be found at the National Council of State Housing Agencies' website.

National Council of State Housing Agencies

<http://www.ncsha.org/about-us>

Directory of Housing Finance Agencies

<http://www.ncsha.org/housing-help>

Labor and Employment Rights Advocates

These advocates are organizations or individuals that work to protect the rights of workers. This may include labor-side law firms or attorneys who ensure that non-discrimination and worker's rights are protected. It can also include organizations that organize and advocate for changes in policy. The National Employment Law Project is an example of a national organization that works with partners and allies in a number of communities.

9 to 5, National Association of Working Women

<http://www.9to5.org/>

National Employment Law Project

<http://www.nelp.org/>

National Women's Law Center

<http://www.nwlc.org>

Legal Services

Low cost and pro bono legal services offer affordable access to legal assistance. Organizations such as these provide services in a variety of legal fields, such as immigration services, family law, and labor issues. In many situations, your clients may be in need of low cost legal aid or alternatively, clients of low cost legal assistance may be in need of your assistance.

Searchable Directory of Low Cost or Pro Bono Legal Services
<http://www.lawhelp.org/>

Local Coalitions

In many cities, counties and states there are local coalitions that focus on a particular issue. This includes safe housing, jobs and workforce development, or domestic violence and sexual assault. These coalitions are connected to and knowledgeable about local needs and available resources, enabling them to identify gaps in services within their community. These coalitions may do advocacy and policy work as well as training and technical assistance for member organizations and the community at large.

Directory of State Domestic Violence Coalitions
<http://www.nnedv.org/resources/coalitions.html>

Directory of State and Local Homeless Advocacy Coalitions
http://www.nationalhomeless.org/directories/directory_advocacy.pdf

Directory of State Sexual Assault Coalitions
<http://www.vadv.org/secGetHelp/Directory%20of%20Services/statecoalitionssa.html>

Microenterprise Development Organization

Microenterprise Development Organizations assist individuals in starting and running micro-businesses, which are typically defined as businesses of having 10 or fewer employees and small seed capital. Recognizing the role that micro-business may have in stimulating the local economy, these organizations may provide resources, training, mentoring and counseling, as well as other services to aid in the creation and management of micro-businesses.

The Association for Enterprise Opportunity
<http://www.microenterpriseworks.org/>

Poverty Organizations

Poverty organizations work to combat poverty through a variety of programs targeted at communities and people with the greatest need. Programs may include asset building and job training, as well as outreach and advocacy.

Catholic Charities
<http://www.catholiccharitiesusa.org/>

Goodwill
<http://www.goodwill.org/>

Heartland Alliance
<http://www.heartlandalliance.org/>

State and Local Government

State and local governments determine and distribute certain public benefits, including Temporary Assistance for Needy Families (TANF) and housing assistance. They also provide job training and/or

other employment resources. These are useful partnerships to develop as many of the women STOP grantees work with may be eligible for public assistance.

Temporary Employment Agencies

Temporary employment agencies, or temp agencies, assist workers find short term paid positions. Temp agencies have access to employers who utilize their services and depend on temp agencies to evaluate and assess potential candidates. Temp agencies might provide assistance with training as well as help in accessing jobs and evaluating a client's job skill set.

WorkSquare

<http://www.worksquarefl.com/home.html>

Women's Business Opportunity/Development Centers

Recognizing the unique and additional challenges that women face in starting and operating a business, Women's Business Development Centers (WBDCs) address the additional needs of women by providing resources, trainings and mentors to help women successfully run their businesses. WBDCs may operate at the state or city level.

Women's Business Center Directory

<http://www.sba.gov/about-offices-content/1/2895/resources/13729>

Women's Rights/Empowerment Groups

In some cities and states, there are non-profit organizations that work specifically on women's rights and empowerment. These groups will typically address gender equity issues through advocacy and education, and may offer mentoring and training programs for women. Women 4 Women is a women's empowerment organization that WOW has worked with in Kentucky.

Women 4 Women

www.w4w.org

Workforce Investment Boards and One-Stop Employment Centers

Workforce Investment Boards (WIBs) were created by the Workforce Investment Act of 1998. WIBs coordinate federal, state and local funding into workforce development strategies and job training programs. WIBs work with stakeholders in their community to ensure that the training and programs they are providing meet the needs of employers. One-stop employment centers provide training and resources to helping individuals find and apply for jobs. Types of support may include resume review, interview preparation, skills training and more. More information is available at the National Association of Workforce Boards.

Searchable Directory of One-Stop Career Centers

<http://www.servicelocator.org/onestopcenters.asp>

The National Association of Workforce Boards

http://www.nawb.org/about_us.asp

Appendix A: WOW Tools

WOW has developed a series of income adequacy tools that measure what it takes for women and families to make ends meet. Becoming familiar with these tools and understanding what constitutes well-paid work are the initial steps to building an economic infrastructure within your organization that promotes economic security for survivors.

Self-Sufficiency Standard

WOW's Self-Sufficiency Standard was created in 1999 in partnership with Dr. Diana Pierce, then director of the Women and Poverty Project at WOW, and who is now director of the Center for Women's Welfare at the University of Washington. The Self-Sufficiency Standard provides snapshots of families' basic expenses – housing, childcare, healthcare, food, transportation, miscellaneous expenses and taxes – based on location and family composition. The Self-Sufficiency Standard is currently used in 37 states and the District of Columbia. WOW's state partners continue to build coalitions and advance policies and programs to support families who live below the Standard. To see if the Standard is available for your state, please visit WOW's website at: <http://www.wowonline.org/ourprograms/fess/index.asp>. For more information, see WOW's helpful guide *Bringing the Concept and Measure to Life: A Guide to Online Self-Sufficiency Tools*, available here:

<http://www.wowonline.org/resources/state/documents/WOWGuidetoOnlineSelf-SufficiencyToolsFinal.pdf>.

Calculators

Certain states have Self-Sufficiency Calculators that may be used as online financial and career planning tools to allow service providers to educate survivors on the real cost of living in their area as well as to find jobs, education, training, and public supports for housing, child care, health care and other expenses.

Self-Sufficiency Calculators are currently available in the following states and jurisdictions:

California:	www.insightcced.org/index.php?page=calculator
Colorado:	www.coloradoselfsufficiencystandardcalculator.org
Illinois:	www.ides.state.il.us/calculator/default.asp
Indiana:	www.region4workforceboard.org/calculator/selfsuffcalc.cfm
Massachusetts:	www.liveworkthrive.org/calculator.php
New York City:	www.wceca.org
New York State, Erie County:	www.everywoman.org/index.php
Washington, DC:	www.dcmassc.org
Washington State:	www.thecalculator.org
Wyoming:	www.wyomingworkforce.org/resources/tools_sscalc.aspx

Basic Economic Security Table (BEST) Index

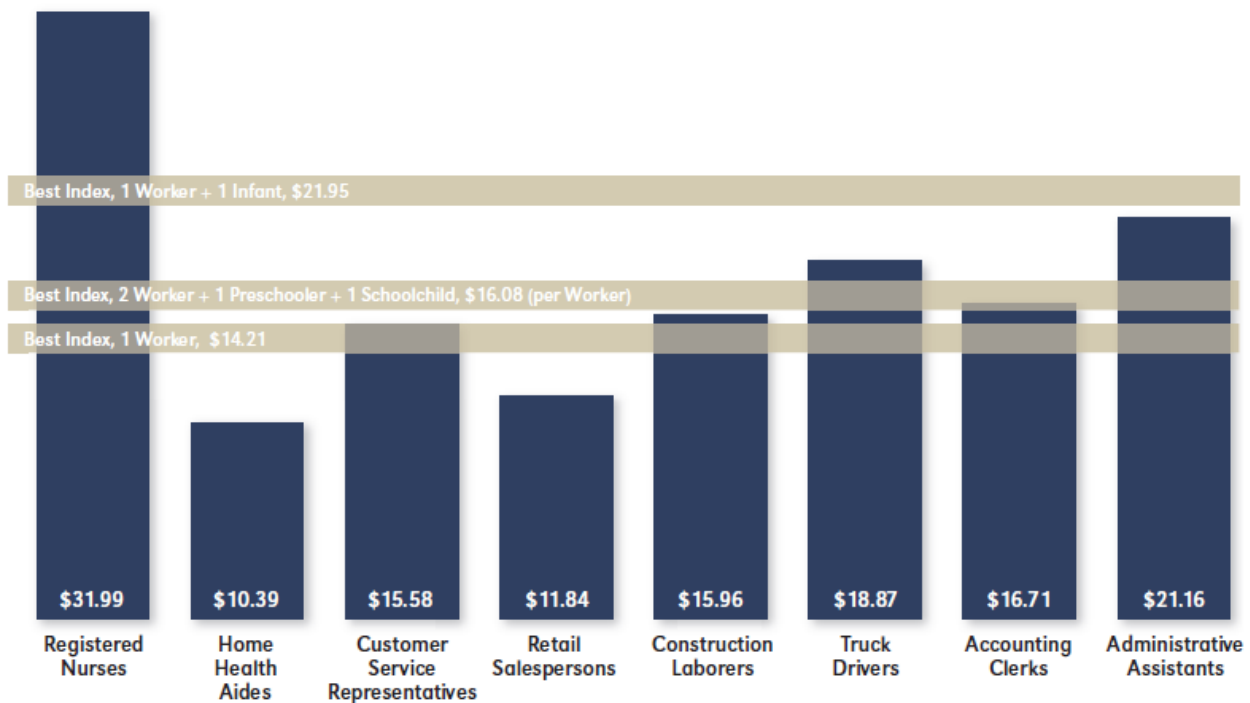
While the Self-Sufficiency Standard measures self-sufficiency, WOW found it was necessary to develop a tool that measured economic security beyond meeting monthly expenses, including asset building and saving for retirement.

WOW partnered with the Center for Social Development at Washington University-St. Louis and developed a new methodology and tool—the Basic Economic Security Tables™ (BEST). The BEST provides an updated look at living costs and costs associated with being in the workforce, in addition to the monthly cost of saving for retirement, home ownership, emergencies and education for more than 420 family types at the local level. The BEST Index provides families, advocates, policymakers, service providers, researchers and other professionals a benchmark of economic security throughout a lifetime and across the generations.

The US Best is available here:

<http://www.wowonline.org/documents/BESTIndexforTheUnitedStates2010.pdf>

Figure 8: US Basic Economic Security Tables vs. 2009 Average Wages of Selected US Occupations with High Projected Annual Growth through 2018.



Sources: US Department of Labor, Bureau of Labor Statistics

Note: Occupations arranged in order of total openings due to growth through 2018.

The US BEST is available for the US as a whole, and WOW is currently working to develop and release the BEST Index for 16 states (Alabama, Arizona, California, Delaware, Illinois, Kentucky, Maryland,

Massachusetts, Michigan, Mississippi, New Mexico, Pennsylvania, Vermont, Virginia, Washington and Wisconsin) and the DC Metro Area. The table above — included in the US BEST Report — details which careers offer true wage adequacy according to BEST. Similar state-specific charts are available in all state BEST reports, and offer guidance as to which middle-skill career paths will satisfy income requirements for a particular person depending on family type and geographic location. For more information on the DC BEST, click here: http://www.wowonline.org/ourprograms/dc/dc_fess/index.asp

The Elder Index

The Elder Economic Security Standard™ Index (Elder Index), was developed by WOW and the Gerontology Institute at the University of Massachusetts-Boston. The Elder Index is a measure of the income that older adults require to meet their basic needs and age in place with dignity. The Elder Index is specific to household size, geographic area and health and homeownership status.

For more information on the Elder Index, please visit WOW’s website at

<http://www.wowonline.org/ourprograms/eesi/eess.asp>

The Elder Economic Security Standard Index, US Average Monthly Expenses for Selected Household Types, 2010				
Monthly Expenses/ Monthly and Yearly Totals	Elder Person		Elder Couple	
	Owner w/o Mortgage	Renter	Owner w/o Mortgage	Renter
Housing	\$372	\$698	\$372	\$698
Food	\$231	\$231	\$424	\$424
Transportation (Private Auto)	\$283	\$283	\$346	\$346
Health Care	\$254	\$254	\$508	\$508
Miscellaneous	\$228	\$228	\$330	\$330
Elder Index Per Month	\$1,368	\$1,694	\$1,979	\$2,305
Elder Index Per Year	\$16,415	\$20,326	\$23,751	\$27,663

Using WOW Tools

How Do Wow's Tools Differ From the Federal Poverty Line?

While both WOW's tools and the official federal poverty measure assess income adequacy, WOW's tools differ in several important ways. Unlike the federal poverty line, the Self-Sufficiency Standard, BEST and Elder Index account for the true costs of all the expenses associated with living and working and measure how they vary by family size and composition, as well as by geographic location.

The BEST and Self-Sufficiency Standard define the amount of income necessary to meet basic needs (including paying taxes) in the regular "marketplace." The BEST and the Self-Sufficiency Standard, therefore, estimate the level of income necessary for a given family type — whether working now or making the transition to work — to be independent of welfare and/or other public and private subsidies. While the Federal Poverty Line in 2012 is at \$11,170 for a single worker, the BEST estimates the annual salary required for a worker with employment-based benefits to make ends meet is \$30,012.

Similarly, the Elder Index addresses economic concerns that are not included in the Federal Poverty measure. These consist of specific rising costs of living — medical care, long-term care, care-giving for spouses, housing, food, transportation — that seniors experience as they age. For a single person household without a mortgage, the annual income required to cover basic expenses is \$17,079 in California or \$18,576 in Iowa. At \$11,170 a year for a single elder, the Federal Poverty Line captures deprivation as opposed to economic security.

WOW's tools can be used to improve lives by:

- Benchmarking wages, worker welfare and local economic stability
- Evaluating economic development and economic development opportunities
- Identifying jobs and careers that provide the economic security wages that support stable communities
- Evaluating education and training needs
- Improving workers' and students' financial planning
- Evaluating and improving the efficacy of publicly funded programs
- Helping those working on policy issues across the life course, from early child-hood to aging, find common ground and a common language
- Promoting the savings that creates essential short and long-term asset building and economic stability
- Identifying who is and is not participating fully in local economies
- Changing the public's understanding of economic security
- Creating far-sighted public policy

Appendix B: Additional Resources

Click to Empower Domestic Violence Survivors, The Allstate Foundation
<http://www.clicktoempower.org/>

Corporate Alliance to End Partner Violence
<http://www.caepv.org/>

Domestic Violence Prevention, The Verizon Foundation
<http://foundation.verizon.com/core/domestic.shtml>

Economic Justice, The National Network to End Domestic Violence
<http://www.nnedv.org/policy/issues/economic-justice.html>

Intimate Partner Violence, National Institute of Justice
<http://www.nij.gov/nij/topics/crime/intimate-partner-violence/welcome.htm>

Intimate Partner Violence, The Center for Disease Control and Prevention
<http://www.cdc.gov/ViolencePrevention/intimatepartnerviolence/index.html>

MINCAVA electronic clearinghouse, Minnesota Center Against Violence and Abuse
<http://www.mincava.umn.edu/>

National Resource Center on Domestic Violence
<http://www.nrcdv.org/>

National Sexual Violence Resource Center
<http://www.nsvrc.org/>

Office on Violence Against Women, U.S. Department of Justice
<http://www.ovw.usdoj.gov/index.html>

Rape and Sexual Violence, National Institute of Justice
<http://www.nij.gov/nij/topics/crime/rape-sexual-violence/welcome.htm>

Sexual Violence, The Center for Disease Control and Prevention
<http://www.cdc.gov/ViolencePrevention/sexualviolence/index.html>

Stalking, National Institute of Justice
<http://www.nij.gov/nij/topics/crime/stalking/welcome.htm>

Stalking Resource Center
http://www.ncvc.org/src/main.aspx?dbID=dash_Home

VAWnet.org, National Online Resource Center on Violence Against Women
<http://www.vawnet.org/>

Workplaces Respond to Domestic & Sexual Violence, A National Resource Center
<http://www.workplacesrespond.org/>

Appendix C: ESS Funding Matrix

Incorporating economic security into your STOP programs may seem like a challenge, but there are numerous resources available that provide information, training, financial support and other assistance which may enable you to provide survivors of intimate partner violence with the resources that they need. In this next section we have provided an ESS Resource Matrix for both the National and State/Local levels. Each matrix is a starting point as you begin researching the resources available for your work on economic security and safety for survivors. Through these matrices, our goal is to help you consider options and ideas that are innovative and “outside the box.”

These matrices may be useful for survivors themselves as well as victim advocates, the courts, prosecutors and law enforcement. Knowledge and information about local, state and national resources should be shared widely and used by every sector funded under the STOP Grant Program.

The matrices are organized by categories or issues such as labor, housing or childcare. There is a table of contents at the beginning of each matrix to help you easily and quickly navigate the material. For each resource we have provided the name of the resource, a brief description, the types of assistance offered and the contact information for that resource. Please note this list is not exhaustive nor does inclusion in the matrix indicate an endorsement of the organization by Wider Opportunities for Women.

We hope you will use this matrix as an initial framework for researching and explore the funding and resource opportunities available. We also encourage you to share this information with your sub-grantees as they begin to incorporate economic security into their work with survivors of intimate partner violence. We hope victim specialists working with law enforcement or the state attorney’s office will find this information as useful and as insightful as community based advocates.

Name of Resource	Description	Services Provided	Access Information/Examples
ADVOCACY ORGANIZATIONS/RESOURCE CENTERS			
AEquitas The Prosecutors' Resource On Violence Against Women	AEquitas provides prosecutors and allied professionals with the support, training, mentorship, and resources necessary to objectively evaluate and constantly reexamine and refine their approach to justice. AEquitas staff conduct legal research; provide 24/7 case consultation; host specialized or state-specific training events and webinars; provide individual experts to jurisdictions and organizations; and publish articles, monographs, and other resources on topics relevant to the prosecution of violence against women.	<input type="checkbox"/> Financial support <input checked="" type="checkbox"/> Information and resources <input checked="" type="checkbox"/> Mentoring and advice <input checked="" type="checkbox"/> Training and education <input checked="" type="checkbox"/> Other: Case consultation, human trafficking	Website: http://www.aequitasresource.org/
American Bar Association Commission on Domestic Violence	The commission's mission is to increase access to justice for victims of domestic violence, sexual assault and stalking by mobilizing the legal profession. The commission provides resources and technical assistance to lawyers representing victims of violence against women.	<input type="checkbox"/> Financial support <input checked="" type="checkbox"/> Information and resources <input type="checkbox"/> Mentoring and advice <input checked="" type="checkbox"/> Training and education <input type="checkbox"/> Other	Website: http://www.americanbar.org/groups/domestic_violence.html

<p>Battered Women's Justice Project (BWJP)</p>	<p>The Battered Women's Justice Project is a nationally-recognized partnership and collaboration between the programs of the Domestic Abuse Intervention Programs (formerly Minnesota Program Development, Inc.) and the National Clearinghouse for the Defense of Battered Women.</p> <p>BWJP is comprised of two offices: the Criminal and Civil Justice Office (coordinated by Domestic Abuse Intervention Programs) and the Defense Office (coordinated by the National Clearinghouse for the Defense of Battered Women). While both offices can provide training, technical assistance, and other resources on domestic violence related to civil court access and representation, the criminal justice response, and battered women's self-defense issues, each office has expertise and resources for their specific subject area. BWJP does not take on individual cases.</p>	<ul style="list-style-type: none"> <input type="checkbox"/> Financial support <input checked="" type="checkbox"/> Information and resources <input type="checkbox"/> Mentoring and advice <input checked="" type="checkbox"/> Training and education <input type="checkbox"/> Other 	<p>Website: http://www.bwjp.org</p> <p>Phone: 800-903-0111 ext. 1</p> <p>Email: technicalassistance@bwjp.org</p>
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<p>Family Justice Center Alliance</p>	<p>The Family Justice Center Alliance works to create a network of national and international Family Justice Centers and other models of co-located, multi-agency service centers for victims of family violence and their children with close working relationships, shared training and technical assistance, collaborative learning processes, and coordinated funding assistance.</p>	<ul style="list-style-type: none"> <input checked="" type="checkbox"/> Financial support <input checked="" type="checkbox"/> Information and resources <input checked="" type="checkbox"/> Mentoring and advice <input checked="" type="checkbox"/> Training and education <input checked="" type="checkbox"/> Other: Strategic planning; identify best practices 	<p>Website: http://www.familyjusticecenter.com/</p>
<p>Futures Without Violence (FWV)</p>	<p>Futures Without Violence, formerly Family Violence Prevention Fund, works to prevent and end violence against women and children around the world.</p> <p>FWV advances the health, stability, education, and security of women and girls, men and boys worldwide. Striving to reach new audiences and transform social norms, FWV train professionals such as doctors, nurses, athletic coaches, and judges on improving responses to violence and abuse. As well, FWV works with advocates, policy makers and others to build sustainable community leadership and educate people everywhere about the importance of respect and healthy relationships.</p>	<ul style="list-style-type: none"> <input type="checkbox"/> Financial support <input checked="" type="checkbox"/> Information and resources <input type="checkbox"/> Mentoring and advice <input checked="" type="checkbox"/> Training and education <input checked="" type="checkbox"/> Other: Policy and advocacy 	<p>Website: http://www.futureswithoutviolence.org/</p> <p>Email: info@futureswithoutviolence.org</p>

<p>Legal Momentum The Women's Legal Defense and Education Fund</p>	<p>Legal Momentum is the nation's oldest legal defense and education fund dedicated to advancing the rights of all women and girls. For more than 40 years, Legal Momentum has made historic contributions through litigation and public policy advocacy to advance economic and personal security for women. Our current programmatic work is focused on five strategic goals:</p> <ul style="list-style-type: none"> • Increasing pathways into quality employment opportunities • Protecting workplace rights of vulnerable populations • Strengthening the safety net • Expanding rights, justice and services for victims of violence • Promoting gender equity, challenging gender bias 	<ul style="list-style-type: none"> <input type="checkbox"/> Financial support <input checked="" type="checkbox"/> Information and resources <input type="checkbox"/> Mentoring and advice <input checked="" type="checkbox"/> Training and education <input checked="" type="checkbox"/> Other: Policy and advocacy 	<p>Website: http://www.legalmomentum.org</p>
<p>National Center for the Prosecution of Violence Against Women</p>	<p>The National Center for the Prosecution of Violence Against Women (NCPVAW) exists to serve prosecutors and allied professionals as they fight to deliver justice to survivors of domestic violence / dating violence, sexual violence, and stalking and to hold criminals accountable. We are a division of the National District Attorneys Association (NDAA).</p>	<ul style="list-style-type: none"> <input type="checkbox"/> Financial support <input checked="" type="checkbox"/> Information and resources <input checked="" type="checkbox"/> Mentoring and advice <input checked="" type="checkbox"/> Training and education <input checked="" type="checkbox"/> Other: Jury consultation, case consultation, trial advocacy, experts database 	<p>Website: http://www.ndaa.org/ncpvaw_home.html</p>

<p>National Center on Protection Orders and Full Faith and Credit (NCPOFFC)</p>	<p>The National Center on Protection Orders and Full Faith and Credit (NCPOFFC) is a project of the Battered Women’s Justice Project. NCPOFFC’s mission is to facilitate implementation of the Full Faith and Credit clause of the Violence Against Women Act in all states, tribes, and territories by raising public awareness of the statute’s requirements and by providing problem-solving technical assistance and support to individuals and jurisdictions.</p> <p>The NCPOFFC provides ongoing assistance and training on:</p> <ul style="list-style-type: none"> • full faith and credit • federal firearms prohibitions related specifically to domestic violence • federal domestic violence and stalking crimes • inter-jurisdictional child custody cases involving domestic violence 	<ul style="list-style-type: none"> <input type="checkbox"/> Financial support <input checked="" type="checkbox"/> Information and resources <input type="checkbox"/> Mentoring and advice <input checked="" type="checkbox"/> Training and education <input type="checkbox"/> Other 	<p>Website: http://www.bwjp.org/ncffc_home.aspx</p> <p>Phone: 800-903-0111 prompt 2</p> <p>Email: ncffc@bwjp.org</p>
<p>National Clearinghouse for the Defense of Battered Women</p>	<p>The National Clearinghouse for the Defense of Battered Women is a resource and advocacy center for battered women charged with crimes related to their battering. Through its work, the organization aims to increase justice for—and prevent future victimization of—arrested, convicted, or incarcerated battered women.</p>	<ul style="list-style-type: none"> <input type="checkbox"/> Financial support <input checked="" type="checkbox"/> Information and resources <input type="checkbox"/> Mentoring and advice <input checked="" type="checkbox"/> Training and education <input checked="" type="checkbox"/> Other: Case Consultation 	<p>Website: http://www.ncdbw.org</p> <p>Phone: 800-903-0111 ext. 103</p>

<p>National Coalition Against Domestic Violence (NCADV)</p>	<p>The Mission of the National Coalition Against Domestic Violence (NCADV) is to organize for collective power by advancing transformative work, thinking and leadership of communities and individuals working to end the violence in our lives.</p> <p>NCADV's work includes coalition building at the local, state, regional and national levels; support for the provision of community-based, non-violent alternatives – such as safe home and shelter programs – for battered women and their children; public education and technical assistance; policy development and innovative legislation; focus on the leadership of NCADV's caucuses developed to represent the concerns of organizationally underrepresented groups; and efforts to eradicate social conditions which contribute to violence against women and children.</p>	<ul style="list-style-type: none"> <input type="checkbox"/> Financial support <input checked="" type="checkbox"/> Information and resources <input type="checkbox"/> Mentoring and advice <input checked="" type="checkbox"/> Training and education <input checked="" type="checkbox"/> Other: Advocacy and policy work 	<p>Website: http://www.ncadv.org/index.php</p>
<p>National Council of Juvenile and Family Court Judges</p>	<p>The National Council of Juvenile and Family Court Judges (NCJFCJ) pursues a mission to improve courts and systems practice and raise awareness of the core issues that touch the lives of many of our nation's children and families.</p> <p>The NCJFCJ provides cutting-edge training, wide-ranging technical assistance, and research to help the nation's courts, judges and staff in their important work. Each year, the NCJFCJ provides</p>	<ul style="list-style-type: none"> <input type="checkbox"/> Financial support <input type="checkbox"/> Information and resources <input type="checkbox"/> Mentoring and advice <input type="checkbox"/> Training and education <input type="checkbox"/> Other 	<p>Website: http://www.ncjfcj.org/</p>

	education, technical assistance, and publications to an estimated 30,000 judges, court administrators, social and mental health workers, police, probation officers, and others working in the juvenile and family courts at its headquarters in Reno and throughout the country. In conjunction with the University of Nevada, Reno and the National Judicial College, the NCJFCJ participates in unique advanced degree programs for judges and other court professionals.		
National Domestic Violence Hotline	<p>The National Domestic Violence Hotline creates access by providing 24-hour support through advocacy, safety planning, resources and hope to everyone affected by domestic violence.</p> <p><i>The Hotline</i> is a nonprofit organization that provides crisis intervention, information and referral to victims of domestic violence, perpetrators, friends and families. <i>The Hotline</i> answers a variety of calls and is a resource for domestic violence advocates, government officials, law enforcement agencies and the general public.</p>	<input type="checkbox"/> Financial support <input type="checkbox"/> Information and resources <input type="checkbox"/> Mentoring and advice <input type="checkbox"/> Training and education <input type="checkbox"/> Other: Hotline; policy and advocacy	<p>Website: http://www.thehotline.org/</p> <p>Hotline: 1-800-799-7233</p>
National Network to End Domestic Violence (NNEDV)	<p>NNEDV is the leading voice for domestic violence victims and their advocates. As a membership and advocacy organization of state domestic violence coalitions, allied organizations and supportive individuals, NNEDV works closely with its members to understand the ongoing and emerging</p>	<input type="checkbox"/> Financial support <input type="checkbox"/> Information and resources <input type="checkbox"/> Mentoring and advice <input type="checkbox"/> Training and education	<p>Website: http://www.nnedv.org/</p>

	needs of domestic violence victims and advocacy programs. Then NNEDV makes sure those needs are heard and understood by policymakers at the national level.	<input type="checkbox"/> Other: Policy and advocacy	
National Resource Center on Domestic Violence	<p>The National Resource Center on Domestic Violence (NRC DV) is a comprehensive source of information for those wanting to educate themselves and help others on the many issues related to domestic violence.</p> <p>Through key initiatives and special projects, such as VAWnet, Women of Color Network and the Domestic Violence Awareness Project, NRC DV works to improve community response to domestic violence and, ultimately, prevent its occurrence.</p>	<input type="checkbox"/> Financial support <input type="checkbox"/> Information and resources <input type="checkbox"/> Mentoring and advice <input type="checkbox"/> Training and education <input type="checkbox"/> Other	Website: http://www.nrcdv.org/
National Sexual Violence Resource Center	The National Sexual Violence Resource Center serves as the nation's principle information and resource center regarding all aspects of sexual violence. It provides national leadership, consultation and technical assistance by generating and facilitating the development and flow of information on sexual violence intervention and prevention strategies. The NSVRC works to address the causes and impact of sexual violence through collaboration, prevention efforts and the distribution of resources.	<input type="checkbox"/> Financial support <input type="checkbox"/> Information and resources <input checked="" type="checkbox"/> Mentoring and advice <input type="checkbox"/> Training and education <input type="checkbox"/> Other	Website: http://www.nsvrc.org/

<p>Stalking Resource Center</p>	<p>The mission of the Stalking Resource Center is to enhance the ability of professionals, organizations, and systems to effectively respond to stalking. The Stalking Resource Center envisions a future in which the criminal justice system and its many allied community partners will have the best tools to effectively collaborate and respond to stalking, improve victim safety and well-being, and hold offenders accountable.</p> <p>The Stalking Resource Center provides multiple services including: Training, Technical Assistance, a Web site, and an Information Clearinghouse.</p>	<ul style="list-style-type: none"> <input type="checkbox"/> Financial support <input type="checkbox"/> Information and resources <input type="checkbox"/> Mentoring and advice <input type="checkbox"/> Training and education <input type="checkbox"/> Other 	<p>Website: http://www.ncvc.org/src/Main.aspx</p>
<p>VAWnet.org</p>	<p>VAWnet’s resource library is home to thousands of materials on violence against women and related issues, with particular attention to its intersections with various forms of oppression.</p> <p>VAWnet has resources on domestic violence, sexual violence, funding, research, and international issues. There is also find news, announcements, and events related to the work of the movement and related fields of practice.</p>	<ul style="list-style-type: none"> <input type="checkbox"/> Financial support <input type="checkbox"/> Information and resources <input type="checkbox"/> Mentoring and advice <input type="checkbox"/> Training and education <input type="checkbox"/> Other 	<p>Website: http://www.vawnet.org/</p>
<p>CHAMBERS OF COMMERCE</p>			

Chambers of Commerce	A chamber of commerce is a network of businesses that works to promote the interests of business and strengthen the business community. Chambers of Commerce exist at the national, state and local level, and there are chambers of commerce for specific populations and industries such as women and green jobs. Membership in a chamber of commerce provides benefits and discounts for services and products often provided by other members.	<input type="checkbox"/> Financial support <input checked="" type="checkbox"/> Information and resources <input type="checkbox"/> Mentoring and advice <input type="checkbox"/> Training and education <input checked="" type="checkbox"/> Other: Discounts on services, benefits from their general lobbying and advocating activities	<p>By searching on the Internet you can locate state and local Chambers of Commerce.</p> <p>The U.S. Chamber of Commerce http://www.uschamber.com/</p> <p>The U.S. Women’s Chamber of Commerce http://www.uswcc.org/</p> <p>The U.S. Green Chamber of Commerce http://www.usgreenchamber.com/</p>
CHILDCARE			
National Association of Child Care Resource and Referral Agencies	The National Association of Child Care Resource & Referral Agencies works with more than 700 state and local Child Care Resource and Referral agencies nationwide. These agencies help ensure that families in 99 percent of all populated ZIP codes in the United States have access to high-quality, affordable child care. To achieve our mission, we lead projects that increase the quality and availability of child care professionals, undertake research, and advocate child care policies that positively impact the lives of children and families.	<input type="checkbox"/> Financial support <input checked="" type="checkbox"/> Information and resources <input type="checkbox"/> Mentoring and advice <input checked="" type="checkbox"/> Training and education <input type="checkbox"/> Other	<p>Website: http://www.naccrra.org/</p>
U.S. Department of Health and Human Services’	The Office of Child Care supports low-income working families through child care financial assistance and promotes	<input checked="" type="checkbox"/> Financial support <input checked="" type="checkbox"/> Information and	<p>Website: http://www.acf.hhs.gov/programs/occ/</p>

Administration for Children and Families' Office of Child Care	children's learning by improving the quality of early care and education and afterschool programs. The Office of Child Care was established in September 2010 and replaces the former Child Care Bureau.	resources <input type="checkbox"/> Mentoring and advice <input checked="" type="checkbox"/> Training and education <input type="checkbox"/> Other	
U.S. Department of Health and Human Services' National Child Care Information Center (NCCIC)	The National Child Care Information and Technical Assistance Center (NCCIC), a service of the Office of Child Care, is a national clearinghouse and technical assistance (TA) center that provides comprehensive child care information resources and TA services to Child Care and Development Fund (CCDF) Administrators and other key stakeholders.	<input type="checkbox"/> Financial support <input checked="" type="checkbox"/> Information and resources <input checked="" type="checkbox"/> Mentoring and advice <input checked="" type="checkbox"/> Training and education <input type="checkbox"/> Other	Website: http://nccic.acf.hhs.gov/ 1-800-616-2242
CULTURALLY SPECIFIC AND SPECIAL POPULATIONS			
Alianza National Latino Alliance for the Elimination of Domestic Violence	National Latino Alliance for the Elimination of Domestic Violence (Alianza) was established as one of three domestic violence "Cultural Institutes" to address the particular needs and concerns of communities of color experiencing family violence. Alianza specifically addresses the needs of Latino/a families and communities, although its work helps to inform the domestic violence field in general. Alianza's work has been in four main areas: community education, policy advocacy, research, and training and technical assistance. It has grown into a national network of Latina and Latino advocates, practitioners, researchers,	<input type="checkbox"/> Financial support <input checked="" type="checkbox"/> Information and resources <input checked="" type="checkbox"/> Mentoring and advice <input checked="" type="checkbox"/> Training and education <input checked="" type="checkbox"/> Other: Advocacy and policy	Website: http://dvalianza.org/en/home.html Telephone: (505) 224-9080

	activists, and survivors of domestic violence.		
Asian Pacific Islander Institute on Domestic Violence	<p>Asian & Pacific Islander Institute on Domestic Violence (API Institute) works to eliminate domestic violence in Asian and Pacific Islander communities by</p> <ul style="list-style-type: none"> ▪ increasing awareness about the extent and depth of the problem; ▪ making culturally-and linguistically-specific issues visible; ▪ strengthening community models of prevention and intervention; ▪ identifying and expanding resources; ▪ informing and promoting research and policy; and ▪ deepening understanding and analyses of the issues surrounding violence against women. 	<ul style="list-style-type: none"> <input type="checkbox"/> Financial support <input checked="" type="checkbox"/> Information and resources <input type="checkbox"/> Mentoring and advice <input checked="" type="checkbox"/> Training and education <input checked="" type="checkbox"/> Other: Advocacy and policy; Research and reports; Translated resources 	<p>Website: www.apiidv.org</p> <p>Telephone: (415) 568-3315</p>
Break the Cycle, Empowering Youth to End Domestic Violence	<p>Break the Cycle believes everyone has the right to safe and healthy relationships. They are one of the leading, national nonprofit organizations addressing teen dating violence. They work every day to engage, educate and empower youth to build lives and communities free from domestic violence.</p> <p>They also operate www.loveisrespect.org with the National Dating Abuse Helpline</p>	<ul style="list-style-type: none"> <input type="checkbox"/> Financial support <input checked="" type="checkbox"/> Information and resources <input checked="" type="checkbox"/> Mentoring and advice <input checked="" type="checkbox"/> Training and education <input checked="" type="checkbox"/> Other: Policy and advocacy, direct legal services 	<p>Website: www.breakthecycle.org</p> <p>Email: info@breakthecycle.org</p>

CenterLink	CenterLink was founded in 1994 as a member-based coalition to support the development of strong, sustainable LGBT community centers. The organization has played an important role in supporting the growth of LGBT centers across the country and addressing the challenges they face, by helping them to improve their organizational and service delivery capacity and increase access to public resources. Based in Fort Lauderdale, FL, CenterLink works with other national organizations to advance the rights of LGBT individuals and to provide LGBT community centers with information and analysis of key issues.	<input type="checkbox"/> Financial support <input checked="" type="checkbox"/> Information and resources <input checked="" type="checkbox"/> Mentoring and advice <input checked="" type="checkbox"/> Training and education <input checked="" type="checkbox"/> Other: Service provider and community center directory	Website: http://www.lgbtcenters.org/Centers/find-a-center.aspx
Chambers of Commerce	A chamber of commerce is a network of businesses that works to promote the interests of business and strengthen the business community. Chambers of Commerce exist at the national, state and local level, and there are chambers of commerce for specific populations and industries such as women and green jobs. Membership in a chamber of commerce provides benefits and discounts for services and products often provided by other members.	<input type="checkbox"/> Financial support <input checked="" type="checkbox"/> Information and resources <input type="checkbox"/> Mentoring and advice <input type="checkbox"/> Training and education <input checked="" type="checkbox"/> Other: Discounts on services, benefits from their general lobbying and advocating activities	The U.S. Hispanic Chamber of Commerce http://www.usbcc.com/ National Black Chamber of Commerce http://www.nationalbcc.org/ Pacific Islander Chamber of Commerce http://www.pacificislanderchamber.org/piccabout.html

<p>Gay Men's Domestic Violence Project</p>	<p>Gay Men's Domestic Violence Project is a grassroots, non-profit organization founded by a gay male survivor of domestic violence and developed through the strength, contributions and participation of the community.</p> <p>Gay Men's Domestic Violence Project supports victims and survivors through education, advocacy and direct services.</p>	<ul style="list-style-type: none"> <input type="checkbox"/> Financial support <input checked="" type="checkbox"/> Information and resources <input checked="" type="checkbox"/> Mentoring and advice <input type="checkbox"/> Training and education <input checked="" type="checkbox"/> Other: Hotline; advocacy and policy 	<p>Website: http://gmdvp.org/</p> <p>Hotline: 1-800-832-1901</p>
<p>GLBT National Help Center</p>	<p>The GLBT National Help Center is a non-profit, tax-exempt organization that is dedicated to meeting the needs of the gay, lesbian, bisexual and transgender community and those questioning their sexual orientation and gender identity. We are an outgrowth of the Gay & Lesbian National Hotline, which began in 1996 and now is a primary program of the GLBT National Help Center.</p>	<ul style="list-style-type: none"> <input type="checkbox"/> Financial support <input checked="" type="checkbox"/> Information and resources <input checked="" type="checkbox"/> Mentoring and advice <input checked="" type="checkbox"/> Training and education <input type="checkbox"/> Other 	<p>Website: http://www.glbtnationalhelpcenter.org/index2.html</p> <p>GLBT National Hotline: 1-888-843-4564</p> <p>GLBT National Youth Talkline: 1-888-246-PRIDE (7743)</p>
<p>Mending the Sacred Hoop</p>	<p>Mending the Sacred Hoop is committed to strengthening the voice and vision of Native peoples. They work to end violence against Native women and children while restoring the safety, sovereignty, and sacredness of Native women. They work from a social change perspective that relies upon grassroots efforts to restore the leadership of Native women.</p> <p>Their local work includes the Nanda Gikendan (To Seek Knowledge) Project, a</p>	<ul style="list-style-type: none"> <input type="checkbox"/> Financial support <input checked="" type="checkbox"/> Information and resources <input checked="" type="checkbox"/> Mentoring and advice <input checked="" type="checkbox"/> Training and education <input checked="" type="checkbox"/> Other: Networking, connecting to resources 	<p>Website: http://www.mshoop.org/</p> <p>Phone: (888) 305-1650</p>

	<p>series of community gatherings to discuss cultural and traditional teachings focusing on the Seven Grandfather Teachings (Ojibwe) in an effort to address and redress violence against Native women in our Duluth, MN community. The Giwiidookaadimin (We, All of Us, Help Each Other) Project was formed to enhance culturally specific services for Native women who have been sexually assaulted in Duluth, MN.</p> <p>Through the Sacred Hoop Tribal Domestic Violence Coalition, they work to organize and raise the voices of Native women throughout Minnesota to build the capacity of survivors, advocates, Native women’s organizations and victim service providers to end violence against Native women.</p>		
<p>Minority Business Council (MBC)</p>	<p>An MBC assists minority-owned businesses through various methods including educational opportunities, business assistance, seminars, and connecting business owners to resources. At the national level, there is the National Minority Business Council, which focuses on small, minority and women owned businesses. There are a variety of state and local MBC’s that provide information and resources as well.</p>	<ul style="list-style-type: none"> <input type="checkbox"/> Financial support <input checked="" type="checkbox"/> Information and resources <input checked="" type="checkbox"/> Mentoring and advice <input checked="" type="checkbox"/> Training and education <input checked="" type="checkbox"/> Other: Networking, connecting to resources 	<p>The National Minority Business Council’s website has information for members on accessing and utilizing services. http://www.nmbc.org/</p> <p>Through an Internet search, you can locate state and local MBC’s whose websites will provide information on how to utilize their services. You can also ask your local librarian for help in finding their contact information.</p>

<p>Minority Business Development Agency- U.S. Department of Commerce (MBDA)</p>	<p>MBDA, a part of the U.S. Department of Commerce is an entrepreneurially focused organization committed to wealth creation in minority communities. The Agency's mission is to actively promote the growth and competitiveness of large, medium and small minority business enterprises (MBEs).</p> <p>MBDA funds Minority Business Enterprise Centers throughout the U.S.</p>	<ul style="list-style-type: none"> <input checked="" type="checkbox"/> Financial support <input checked="" type="checkbox"/> Information and resources <input type="checkbox"/> Mentoring and advice <input type="checkbox"/> Training and education <input type="checkbox"/> Other: 	<p>MBDA- Home http://www.mbda.gov/</p> <p>MBDA- Business Centers Directory http://www.mbda.gov/main/offices</p>
<p>National Committee for the Prevention of Elder Abuse</p>	<p>The National Committee for the Prevention of Elder Abuse (NCPEA) is an association of researchers, practitioners, educators, and advocates dedicated to protecting the safety, security, and dignity of America's most vulnerable citizens. It was established in 1988 to achieve a clearer understanding of abuse and provide direction and leadership to prevent it. The Committee is one of three partners that make up the National Center on Elder Abuse, funded by Congress to serve as the nation's clearinghouse on information and materials on abuse and neglect.</p>	<ul style="list-style-type: none"> <input checked="" type="checkbox"/> Financial support <input checked="" type="checkbox"/> Information and resources <input type="checkbox"/> Mentoring and advice <input checked="" type="checkbox"/> Training and education <input checked="" type="checkbox"/> Other: Networking and coalitions; advocacy 	<p>Website: http://www.preventelderabuse.org/</p>

<p>National Dating Abuse Hotline</p>	<p>The National Dating Abuse Helpline is the direct service provider behind loveisrespect.org, operating the 24/7 phone, text and chat services. It is a national, 24-hour resource specifically designed for teens and young adults.</p> <p>The Helpline offers real-time, one-on-one support from peer advocates who have been trained to offer support, information and advocacy to those involved in dating abuse relationships as well as concerned friends, parents, teachers, clergy, law enforcement and service providers.</p>	<ul style="list-style-type: none"> <input type="checkbox"/> Financial support <input checked="" type="checkbox"/> Information and resources <input type="checkbox"/> Mentoring and advice <input checked="" type="checkbox"/> Training and education <input checked="" type="checkbox"/> Other: Hotline; service provider referrals 	<p>Website: www.loveisrespect.org</p> <p>Hotline: 1-866-331-9474 1-866-331-8453 TTY</p> <p>Text/SMS: "loveis" to 77054</p>
<p>National Human Trafficking Resource Center (NHTRC)</p>	<p>In addition to operating a national, victim-centered, toll-free hotline, the National Human Trafficking Resource Center provides referrals, reporting services, resources, general information and training and technical assistance.</p>	<ul style="list-style-type: none"> <input type="checkbox"/> Financial support <input checked="" type="checkbox"/> Information and resources <input type="checkbox"/> Mentoring and advice <input checked="" type="checkbox"/> Training and education <input checked="" type="checkbox"/> Other: Hotline; tip reporting; service provider referrals 	<p>Website: www.traffickingresourcecenter.org</p> <p>Hotline (24/7): 1-888-373-7888</p>

<p>Sacred Circle, National Resource Center to End Violence Against Native Women</p>	<p>Sacred Circle, National Resource Center to End Violence Against Native Women was established in 1998 as the fifth member of the domestic violence resource center network originally created in 1993 by the US Department of Health and Human Services, Administration for Children and Families. Located in Rapid City, South Dakota, Sacred Circle provides technical assistance, policy development, training, materials and resource information regarding violence against Native women and to develop tribal strategies and responses to end the violence.</p>	<ul style="list-style-type: none"> <input type="checkbox"/> Financial support <input checked="" type="checkbox"/> Information and resources <input type="checkbox"/> Mentoring and advice <input checked="" type="checkbox"/> Training and education <input checked="" type="checkbox"/> Other: Advocacy and policy 	<p>Telephone: 1-877-RED-ROAD (605) 341-2050</p>
<p>Safe Helpline, Army, Navy, Marine, Air Force, and Coast Guard rape, sexual assault and harassment help</p>	<p>Department of Defense (DoD) Safe Helpline is a groundbreaking crisis support service for members of the DoD community affected by sexual assault. Safe Helpline provides live, one-on-one advice, support, and information to the worldwide DoD community. The service is anonymous, secure, and available 24/7 — providing victims with the help they need, anytime, anywhere. Specially-trained Safe Helpline staff provide help three ways:</p> <ul style="list-style-type: none"> • Online chat • Telephone • SMS/Text Message 	<ul style="list-style-type: none"> <input type="checkbox"/> Financial support <input checked="" type="checkbox"/> Information and resources <input checked="" type="checkbox"/> Mentoring and advice <input type="checkbox"/> Training and education <input checked="" type="checkbox"/> Other: Service provider referrals 	<p>Website: www.safehelpline.org Hotline: 1-877-995-5247</p>

<p>STRYVE, Striving to Reduce Youth Violence Everywhere</p>	<p>STRYVE is a national initiative, led by the Centers for Disease Control and Prevention (CDC), which takes a public health approach to preventing youth violence before it starts. To support this effort, STRYVE Online provides communities with the knowledge and resources to be successful in preventing youth violence. Resources include:</p> <ul style="list-style-type: none"> • Access to the latest information and tools • Effective strategies based upon the best available evidence • Training and technical assistance • Online community workspaces • Connections to other communities 	<ul style="list-style-type: none"> <input type="checkbox"/> Financial support <input checked="" type="checkbox"/> Information and resources <input type="checkbox"/> Mentoring and advice <input checked="" type="checkbox"/> Training and education <input checked="" type="checkbox"/> Other: Networking 	<p>Website: http://www.safeyouth.gov/Pages/Home.aspx</p>
<p>Women of Color Network</p>	<p>The Women of Color Network (WOCN), a project of the National Resource Center on Domestic Violence (NRCDV) is a national grassroots initiative dedicated to building the capacity of women of color advocates and activists responding to violence against women in communities of color. Through trainings, technical assistance, and advocacy, WOCN helps foster Women of Color in the advancement of their anti-violence work and leadership.</p>	<ul style="list-style-type: none"> <input type="checkbox"/> Financial support <input checked="" type="checkbox"/> Information and resources <input checked="" type="checkbox"/> Mentoring and advice <input checked="" type="checkbox"/> Training and education <input checked="" type="checkbox"/> Other: Advocacy and policy 	<p>Website: http://womenofcolornetwork.org/</p>
<p>U.S. Administration on Aging, National Center on Elder Abuse (NCEA)</p>	<p>The National Center on Elder Abuse (NCEA) serves as a national resource center dedicated to the prevention of elder mistreatment. To carry out its mission, the NCEA disseminates elder abuse information to professionals and the</p>	<ul style="list-style-type: none"> <input type="checkbox"/> Financial support <input checked="" type="checkbox"/> Information and resources <input checked="" type="checkbox"/> Mentoring and advice 	<p>Website: http://www.ncea.aoa.gov/ncearoot/Main_Site/index.aspx</p>

	public, and provides technical assistance and training to states and to community-based organizations. The NCEA makes news and resources available on-line and an easy-to-use format; collaborates on research; provides training; identifies and provides information about promising practices and interventions; operates a listserv forum for professionals; and provides subject matter expertise on program and policy development.	<input checked="" type="checkbox"/> Training and education <input checked="" type="checkbox"/> Other: Listserv; subject matter experts	
DISABILITY			
Accessing Safety	The Accessing Safety Initiative was established in 2005 by the Vera Institute of Justice and the U.S. Department of Justice, Office on Violence Against Women (OVW) to provide technical assistance and training to help organizations and communities meet the needs of women with disabilities and Deaf women who have experienced domestic violence, sexual assault, and stalking.	<input type="checkbox"/> Financial support <input checked="" type="checkbox"/> Information and resources <input type="checkbox"/> Mentoring and advice <input checked="" type="checkbox"/> Training and education <input type="checkbox"/> Other	Website: http://www.accessingsafety.org/
Disability.gov	Disability.gov is the federal government website for comprehensive information on disability programs and services in communities nationwide. The site links to more than 14,000 resources from federal, state and local government agencies; academic institutions; and nonprofit organizations. You can find answers to questions about everything from Social Security to employment to affordable and	<input type="checkbox"/> Financial support <input checked="" type="checkbox"/> Information and resources <input type="checkbox"/> Mentoring and advice <input type="checkbox"/> Training and education <input type="checkbox"/> Other	Website: www.disability.gov

	<p>accessible housing.</p> <p>New information is added daily across 10 main subject areas – Benefits, Civil Rights, Community Life, Education, Emergency Preparedness, Employment, Health, Housing, Technology and Transportation.</p>		
National Council on Independent Living	<p>As a membership organization, NCIL advances independent living and the rights of people with disabilities through consumer-driven advocacy.</p> <p>The National Council on Independent Living is the longest-running national cross-disability, grassroots organization run by and for people with disabilities. NCIL represents thousands of organizations and individuals including: Centers for Independent Living (CILs), Statewide Independent Living Councils (SILCs), individuals with disabilities, and other organizations that advocate for the human and civil rights of people with disabilities throughout the United States.</p>	<input type="checkbox"/> Financial support <input checked="" type="checkbox"/> Information and resources <input type="checkbox"/> Mentoring and advice <input checked="" type="checkbox"/> Training and education <input checked="" type="checkbox"/> Other: Policy and advocacy	
Social Security Administration Disability Programs	<p>The Social Security and Supplemental Security Income disability programs are the largest of several Federal programs that provide assistance to people with disabilities. While these two programs are different in many ways, both are administered by the Social Security Administration and only individuals who have a disability and meet medical criteria may qualify for benefits under either</p>	<input checked="" type="checkbox"/> Financial support <input checked="" type="checkbox"/> Information and resources <input type="checkbox"/> Mentoring and advice <input type="checkbox"/> Training and education <input type="checkbox"/> Other	<p>Website: http://www.ssa.gov/disability/</p>

	<p>program.</p> <p>Social Security Disability Insurance pays benefits to you and certain members of your family if you are "insured," meaning that you worked long enough and paid Social Security taxes.</p> <p>Supplemental Security Income pays benefits based on financial need.</p>		
State Vocational Rehabilitative Agencies	<p>State Vocational Rehabilitation (VR) agencies furnish a wide variety of services to help people with disabilities return to work. These services are designed to provide the client with the training and other services that are needed to return to work, to enter a new line of work, or to enter the workforce for the first time.</p>	<p><input type="checkbox"/> Financial support</p> <p><input checked="" type="checkbox"/> Information and resources</p> <p><input checked="" type="checkbox"/> Mentoring and advice</p> <p><input checked="" type="checkbox"/> Training and education</p> <p><input type="checkbox"/> Other</p>	<p>Work World lists each state's Vocational Rehabilitation Agency on their website: http://www.workworld.org/wwwwebhelp/state_vocational_rehabilitation_vr_agencies.htm</p>
The Equal Rights Center	<p>The Equal Rights Center (ERC) is a national non-profit civil-rights organization dedicated to promoting equal opportunity in housing, employment, immigrant rights, disability rights, LGBT rights, and access to public accommodations and government services through education, research, testing, counseling, advocacy, and enforcement.</p>	<p><input type="checkbox"/> Financial support</p> <p><input checked="" type="checkbox"/> Information and resources</p> <p><input type="checkbox"/> Mentoring and advice</p> <p><input checked="" type="checkbox"/> Training and education</p> <p><input type="checkbox"/> Other</p>	<p>Website: http://www.equalrightscenter.org/site/PageServer?pagename=abt_main</p>

<p>U.S. Department of Education Office of Special Education and Rehabilitative Services</p>	<p>The Rehabilitation Services Administration (RSA) oversees grant programs that help individuals with physical or mental disabilities to obtain employment and live more independently through the provision of such supports as counseling, medical and psychological services, job training and other individualized services.</p> <p>RSA's major Title I formula grant program provides funds to state vocational rehabilitation (VR) agencies to provide employment-related services for individuals with disabilities, giving priority to individuals who are significantly disabled.</p>	<ul style="list-style-type: none"> <input checked="" type="checkbox"/> Financial support <input checked="" type="checkbox"/> Information and resources <input type="checkbox"/> Mentoring and advice <input checked="" type="checkbox"/> Training and education <input type="checkbox"/> Other 	<p>Website: http://www2.ed.gov/about/offices/list/osers/rsa/index.html</p>
EDUCATION			
<p>American Association of Community Colleges (AACC)</p>	<p>American Association of Community Colleges (2 year degree) has a general guide on the community colleges in the nation. Through a searchable database, you can find the college closest based on your major or program of interest.</p>	<ul style="list-style-type: none"> <input type="checkbox"/> Financial support <input checked="" type="checkbox"/> Information and resources <input type="checkbox"/> Mentoring and advice <input type="checkbox"/> Training and education <input type="checkbox"/> Other 	<p>Website: www.aacc.nche.edu</p>

COLLEGEdata	COLLEGdata is a search engine that will match your personal preferences or find any college by name. Gives information about more than 1,700 colleges.	<input type="checkbox"/> Financial support <input checked="" type="checkbox"/> Information and resources <input type="checkbox"/> Mentoring and advice <input type="checkbox"/> Training and education <input type="checkbox"/> Other	Website: http://www.collegedata.com/
CollegeSurfing.com	CollegeSurfing.com provides content and education information to potential students and their families. Specific content areas address educational endeavors and career concerns for students from all walks of life, from traditional students, baby boomers, moms, busy professionals, and more. Among the popular career and degree/certificate fields they focus on: business, criminal justice, culinary arts, education, health care, massage/wellness, technology, trade, spa/beauty, and more.	<input type="checkbox"/> Financial support <input checked="" type="checkbox"/> Information and resources <input type="checkbox"/> Mentoring and advice <input type="checkbox"/> Training and education <input type="checkbox"/> Other	Website: http://www.collegesurfing.com/corporate/about.php
EDU Directory	This database that provides links to nationally recognized vocational schools and trade colleges.	<input type="checkbox"/> Financial support <input checked="" type="checkbox"/> Information and resources <input type="checkbox"/> Mentoring and advice <input type="checkbox"/> Training and education <input type="checkbox"/> Other	Website: http://www.edu-directory.org/
Fastweb.com	Fastweb is a scholarship search engine that enables the user to search for potential funding options for school.	<input type="checkbox"/> Financial support <input checked="" type="checkbox"/> Information and resources	Website: http://www.fastweb.com/

		<input type="checkbox"/> Mentoring and advice <input type="checkbox"/> Training and education <input type="checkbox"/> Other	
FinAid.com	FinAid is a guide to the different financial aid programs available to college students.	<input type="checkbox"/> Financial support <input checked="" type="checkbox"/> Information and resources <input type="checkbox"/> Mentoring and advice <input type="checkbox"/> Training and education <input type="checkbox"/> Other	Website: http://www.finaid.org/
Technical School.org	TechnicalSchool.org offers a directory of technical and trade schools that is searchable by location. The website also provides an overview and information on popular types of technical and trade schools.	<input type="checkbox"/> Financial support <input checked="" type="checkbox"/> Information and resources <input type="checkbox"/> Mentoring and advice <input type="checkbox"/> Training and education <input type="checkbox"/> Other	Website: http://www.technicalschool.org/
The Princeton Review	An informational website about applying to college, college and graduate programs. This includes a search engine that will match you with the colleges that suits you best. It also provides a list of America's best value colleges, best colleges by region and colleges with a conscience.	<input type="checkbox"/> Financial support <input checked="" type="checkbox"/> Information and resources <input type="checkbox"/> Mentoring and advice <input type="checkbox"/> Training and education <input type="checkbox"/> Other	Website: www.theprincetonreview.com
U.S. Department of Education	The mission of the Department of Education is to promote student achievement and preparation for global	<input checked="" type="checkbox"/> Financial support <input checked="" type="checkbox"/> Information and	Website: http://www.ed.gov/

	competitiveness by fostering educational excellence and ensuring equal access. In addition to administering or helping in the administration of educational programs, the Department of Education provides loans and grants, including Pell Grants, to help individuals attain their educational goals.	<p>resources</p> <input type="checkbox"/> Mentoring and advice <input type="checkbox"/> Training and education <input type="checkbox"/> Other	<p>Pell Grants: http://www.ed.gov/programs/fpg/index.html</p> <p>Student Loans: http://www.ed.gov/fund/grants-college.html</p>
U.S. Universities by State	The University of Texas at Austin manages this website that lists universities and colleges in the U.S. by state.	<input type="checkbox"/> Financial support <input checked="" type="checkbox"/> Information and resources <input type="checkbox"/> Mentoring and advice <input type="checkbox"/> Training and education <input type="checkbox"/> Other	<p>Website: http://www.utexas.edu/world/univ/state/</p>
FINANCIAL LITERACY AND RESOURCES			
Center for Responsible Lending	The Center for Responsible Lending focuses on consumer lending: primarily mortgages, payday loans, credit cards and bank overdrafts. They provide research and technical policy expertise--informed by Self-Help's 30 years' of lending--to help policymakers evaluate consumer protection options and wealth-building opportunities. They work with allies to educate consumers and the media about predatory lending issues, and they also work on selected legal cases to advance consumer protections.	<input type="checkbox"/> Financial support <input checked="" type="checkbox"/> Information and resources <input type="checkbox"/> Mentoring and advice <input checked="" type="checkbox"/> Training and education <input checked="" type="checkbox"/> Other: Policy and advocacy; select legal cases	<p>Website: http://www.responsiblelending.org/</p>
Consumer Action	Consumer Action advances consumer	<input type="checkbox"/> Financial support	<p>Website:</p>

	rights, nation-wide, by referring complaints, publishing educational materials in multiple languages, advocating for consumers in the media and before lawmakers, and comparing prices on credit cards, bank accounts and long distance services.	<input checked="" type="checkbox"/> Information and resources <input type="checkbox"/> Mentoring and advice <input checked="" type="checkbox"/> Training and education <input checked="" type="checkbox"/> Other: Policy and advocacy; coalition work; referring complaints	http://www.consumer-action.org
Consumer Federation of America (CFA)	The Consumer Federation of America (CFA) is an association of non-profit consumer organizations that was established in 1968 to advance the consumer interest through research, advocacy, and education. Today, nearly 300 of these groups participate in the federation and govern it through their representatives on the organization's Board of Directors.	<input type="checkbox"/> Financial support <input checked="" type="checkbox"/> Information and resources <input type="checkbox"/> Mentoring and advice <input checked="" type="checkbox"/> Training and education <input checked="" type="checkbox"/> Other: Policy and advocacy; research	Website: http://www.consumerfed.org/
Consumer Financial Protection Bureau (CFPB)	The central mission of the Consumer Financial Protection Bureau (CFPB) is to make markets for consumer financial products and services work for Americans — whether they are applying for a mortgage, choosing among credit cards, or using any number of other consumer financial products.	<input type="checkbox"/> Financial support <input checked="" type="checkbox"/> Information and resources <input type="checkbox"/> Mentoring and advice <input type="checkbox"/> Training and education <input checked="" type="checkbox"/> Other: File complaints	Website: http://www.consumerfinance.gov/the-bureau/

Consumer Protection, USA.gov	Formerly www.ConsumerAction.gov , this is the government's guide to help you prevent identity theft, understand credit and be a smart shopper.	<input type="checkbox"/> Financial support <input checked="" type="checkbox"/> Information and resources <input type="checkbox"/> Mentoring and advice <input type="checkbox"/> Training and education <input type="checkbox"/> Other	Website: http://www.usa.gov/topics/consumer.shtml
Fight Back Against Identity Theft, Federal Trade Commission	<p>This website is a one-stop national resource to learn about the crime of identity theft. It provides detailed information to help you deter, detect, and defend against identity theft.</p> <p>On this site, consumers can learn how to avoid identity theft – and learn what to do if their identity is stolen. Businesses can learn how to help their customers deal with identity theft, as well as how to prevent problems in the first place. Law enforcement can get resources and learn how to help victims of identity theft.</p>	<input type="checkbox"/> Financial support <input checked="" type="checkbox"/> Information and resources <input type="checkbox"/> Mentoring and advice <input type="checkbox"/> Training and education <input type="checkbox"/> Other	Website: http://www.ftc.gov/bcp/edu/microsites/idtheft/
myFICO	myFICO offers informative credit-information products that help people understand actions they can take to achieve and protect their overall financial health. Information on FICO Scores, Credit Reports and credit cards are available. There is an education section that explains how credit works.	<input type="checkbox"/> Financial support <input checked="" type="checkbox"/> Information and resources <input type="checkbox"/> Mentoring and advice <input type="checkbox"/> Training and education <input type="checkbox"/> Other:	Website: http://www.myfico.com
MyMoney.gov	MyMoney.gov is the U.S. government's website dedicated to teaching all	<input type="checkbox"/> Financial support	Website: http://www.mymoney.gov/

	Americans the basics about financial education. Whether you are buying a home, balancing your checkbook, or investing in your 401(k), the resources on MyMoney.gov can help you maximize your financial decisions. Throughout the site, you will find important information from 20 Federal agencies and Bureaus designed to help you make smart financial choices.	<input checked="" type="checkbox"/> Information and resources <input type="checkbox"/> Mentoring and advice <input type="checkbox"/> Training and education <input type="checkbox"/> Other:	
National Credit Union Administration	The National Credit Union Administration (NCUA) is the independent federal agency that regulates, charters and supervises federal credit unions. With the backing of the full faith and credit of the U.S. Government, NCUA operates and manages the National Credit Union Share Insurance Fund (NCUSIF), insuring the deposits of more than 91 million account holders in all federal credit unions and the overwhelming majority of state-chartered credit unions.	<input type="checkbox"/> Financial support <input checked="" type="checkbox"/> Information and resources <input type="checkbox"/> Mentoring and advice <input checked="" type="checkbox"/> Training and education <input type="checkbox"/> Other:	Website: http://www.ncua.gov/Pages/default.aspx
National Consumer Law Center, Special Projects: Domestic Violence Survivors	<p>This site is part of a joint initiative with the National Association of Consumer Advocates and the Center for Survivor Agency and Justice.</p> <p>There is information and resources on:</p> <ul style="list-style-type: none"> • Screening domestic violence survivors on consumer issues • Budgeting • Prioritizing debt • Credit reports • Repairing damaged credit • Utility rights 	<input type="checkbox"/> Financial support <input checked="" type="checkbox"/> Information and resources <input type="checkbox"/> Mentoring and advice <input checked="" type="checkbox"/> Training and education <input type="checkbox"/> Other:	Website: http://www.nclc.org/special-projects/domestic-violence-survivors.html

	<ul style="list-style-type: none"> • Managing debt, both new and old • Payment assistance • Student loans • Bankruptcy • Foreclosure 		
National Foundation for Credit Counseling	As the nation's largest financial counseling organization, the NFCC Member Agency Network includes more than 750 community-based offices located in all 50 states and Puerto Rico. Over 3 million consumers annually receive financial counseling and education from NFCC Member Agencies in person, over the phone, or online.	<input type="checkbox"/> Financial support <input checked="" type="checkbox"/> Information and resources <input checked="" type="checkbox"/> Mentoring and advice <input checked="" type="checkbox"/> Training and education <input type="checkbox"/> Other:	Website: To locate an NFCC Member Agency in your area: 1-800-388-2227 In Spanish: 1-800-682-9832
Self-Help	Self-Help is a community development lender, credit union, and real estate developer that works with individuals, organizations and communities traditionally underserved by conventional markets. The funds that support our work come from deposits, grants, and other investments made by individuals and institutions across the U.S.	<input checked="" type="checkbox"/> Financial support <input checked="" type="checkbox"/> Information and resources <input type="checkbox"/> Mentoring and advice <input type="checkbox"/> Training and education <input type="checkbox"/> Other:	Website: http://www.self-help.org/
Wi\$eUp	Wi\$eUp is a financial education program for Generation X & Y women. It promotes financial security through online education. The online course has 8 components and is free upon registration. The components include: <ul style="list-style-type: none"> • Money for Life • Money Math 	<input type="checkbox"/> Financial support <input checked="" type="checkbox"/> Information and resources <input type="checkbox"/> Mentoring and advice <input type="checkbox"/> Training and education	Website: http://wiseupwomen.tamu.edu/

	<ul style="list-style-type: none"> • Money Basics • Credit in a Money World • Savings Basics • Insurance and Risk Management • Becoming an Investor • Achieving Financial Security 	<input type="checkbox"/> Other:	
FOUNDATIONS			
AllState Foundation	<p>In 2005, The Allstate Foundation joined with the National Network to End Domestic Violence Inc. (NNEDV) to bring financial education, matched savings programs, job readiness and job training and microenterprise opportunities to survivors of domestic violence. Working with our community partners across the country, we make long term security a reality for survivors. We are committed to helping survivors build their financial skills as a way to escape abusive relationships, get safe and stay safe and thrive.</p> <p>The Allstate Foundation's work to support survivors of domestic violence reflects Allstate's commitment to making our communities and our nation a better, safer place to live. Our Moving Ahead Economic Empowerment Grant Program, public awareness campaigns and leadership development efforts are helping to end domestic violence.</p>	<input checked="" type="checkbox"/> Financial support <input checked="" type="checkbox"/> Information and resources <input type="checkbox"/> Mentoring and advice <input type="checkbox"/> Training and education <input type="checkbox"/> Other	<p>Website: http://www.allstatefoundation.org/domestic-violence-program</p>

<p>Verizon Foundation</p>	<p>Since 2000, the Verizon Foundation has dedicated technical, financial and human resources to help people in communities across the country live healthy, productive lives.</p> <p>Verizon Foundation is working to help stop the cycle of violence. They provide financial, technical and human expertise to local and national organizations that focus on education, prevention, victim relief and empowerment.</p>	<ul style="list-style-type: none"> <input checked="" type="checkbox"/> Financial support <input checked="" type="checkbox"/> Information and resources <input type="checkbox"/> Mentoring and advice <input checked="" type="checkbox"/> Training and education <input type="checkbox"/> Other 	<p>Website: http://foundation.verizon.com/core/domestic.shtml</p>
<p>GREEN ECONOMIC DEVELOPMENT</p>			
<p>The U.S. Green Chamber of Commerce</p>	<p>The U.S. Green Chamber of Commerce is a national nonprofit organization that empowers businesses to achieve economic, environmental, and social sustainability. Members benefit from increased visibility, educational tools to improve operational performance, and extensive networking opportunities. The Chamber also advocates for its members on policies that affect the entire business community.</p>	<ul style="list-style-type: none"> <input type="checkbox"/> Financial support <input checked="" type="checkbox"/> Information and resources <input type="checkbox"/> Mentoring and advice <input type="checkbox"/> Training and education <input checked="" type="checkbox"/> Other: Discounts on services, benefits from their general lobbying and advocating activities 	<p>Website: http://www.usgreenchamber.com/</p>

<p>U.S. Department of Labor’s Bureau of Labor Statistic’s Green Career Information</p>	<p>The Green Career Information staff within the Employment Projections program produces career information on green jobs. The information available for occupations includes: wages, expected job prospects, what workers do on the job, working conditions, and necessary education, training, and credentials.</p>	<ul style="list-style-type: none"> <input type="checkbox"/> Financial support <input checked="" type="checkbox"/> Information and resources <input type="checkbox"/> Mentoring and advice <input type="checkbox"/> Training and education <input type="checkbox"/> Other 	<p>Website: http://www.bls.gov/green/greencareers.htm</p>
<p>U.S. Department of Labor’s Women’s Bureau’s Green Jobs for Women</p>	<p>The Women’s Bureau is taking the lead in ensuring that women of all ages and socioeconomic groups are aware of and prepared to succeed in the emerging “green” jobs sector, which according to Secretary Solis will be a key driver of America’s economic recovery and sustained economic stability. The Women's Bureau is collaborating with employers, unions, education and training providers, green industry organizations, and other government agencies to raise awareness, expand training options, and promote the recruitment and retention of women in green career pathways.</p>	<ul style="list-style-type: none"> <input type="checkbox"/> Financial support <input checked="" type="checkbox"/> Information and resources <input checked="" type="checkbox"/> Mentoring and advice <input checked="" type="checkbox"/> Training and education <input type="checkbox"/> Other 	<p>Website: http://www.dol.gov/wb/media/Greenhome.htm</p>

HEALTH AND HUMAN SERVICES

<p>U.S. Department of Health and Human Services</p>	<p>A Department of Human Services provides public assistance programs to help meet the needs of their constituent population. At the national level, the Department of Health and Human Services (HHS) is the United States government's principal agency for protecting the health of all Americans and providing essential human services, especially for those who are least able to help themselves. There are also several Departments of Human Services that operate on the state level. These agencies offer programs to help individuals and families meet their basic needs, as well as offering job training and referral programs.</p>	<ul style="list-style-type: none"> <input type="checkbox"/> Financial support <input type="checkbox"/> Information and resources <input type="checkbox"/> Mentoring and advice <input type="checkbox"/> Training and education <input type="checkbox"/> Other: Job and training referrals 	<p>The HHS website has resources for families and information on accessing services: http://www.hhs.gov/children/index.html</p> <p>Through an Internet search, you can locate state and local DHS whose websites will provide information on how to utilize their services. You can also ask your local librarian for help in finding their contact information.</p>
<p>HOUSING</p>			
<p>Corporation for Supportive Housing</p>	<p>For 20 years, CSH has worked to end chronic homelessness through supportive housing. They also use supportive housing to change the way communities respond to a range of vulnerable people.</p>	<ul style="list-style-type: none"> <input checked="" type="checkbox"/> Financial support <input checked="" type="checkbox"/> Information and resources <input type="checkbox"/> Mentoring and advice <input checked="" type="checkbox"/> Training and education <input checked="" type="checkbox"/> Other: Policy and advocacy; community partnerships 	<p>Website: http://www.csh.org/</p>

<p>Housing Assistance Council</p>	<p>The Housing Assistance Council has three main tasks:</p> <ul style="list-style-type: none"> • Work to improve housing conditions for the rural poor, with an emphasis on the poorest of the poor in the most rural places in the United States. • Offer services to public, nonprofit, and private organizations throughout the rural United States. • Maintain a special focus on high-need groups and regions: Indian country, the Mississippi Delta, farmworkers, the Southwest border colonias, and Appalachia. 	<ul style="list-style-type: none"> <input checked="" type="checkbox"/> Financial support <input checked="" type="checkbox"/> Information and resources <input type="checkbox"/> Mentoring and advice <input checked="" type="checkbox"/> Training and education <input type="checkbox"/> Other 	<p>Website: http://ruralhome.org/index.php</p>
<p>National Alliance to End Homelessness</p>	<p>The National Alliance to End Homelessness is a leading voice on the issue of homelessness. The Alliance analyzes policy and develops pragmatic, cost-effective policy solutions. The Alliance works collaboratively with the public, private, and nonprofit sectors to build state and local capacity, leading to stronger programs and policies that help communities achieve their goal of ending homelessness. We provide data and research to policymakers and elected officials in order to inform policy debates and educate the public and opinion leader nationwide.</p>	<ul style="list-style-type: none"> <input type="checkbox"/> Financial support <input checked="" type="checkbox"/> Information and resources <input type="checkbox"/> Mentoring and advice <input checked="" type="checkbox"/> Training and education <input type="checkbox"/> Other 	<p>Website: http://www.endhomelessness.org</p>
<p>National Center of Family Homelessness</p>	<p>The National Center on Family Homelessness' state-of-the-art research focuses on understanding homelessness and the related issues of extreme poverty, housing, services, interpersonal violence, mental health, substance abuse, and</p>	<ul style="list-style-type: none"> <input type="checkbox"/> Financial support <input checked="" type="checkbox"/> Information and resources <input type="checkbox"/> Mentoring and advice <input checked="" type="checkbox"/> Training and 	<p>Website: http://www.familyhomelessness.org</p>

	<p>trauma. The center rigorously evaluates their own programs and services, and those developed by others, to maximize the immediate and long-term benefits to families and children. The center studies the causes and consequences of homelessness, in order to learn more about its devastating effects – and how to prevent and end it.</p>	<p>education</p> <p><input checked="" type="checkbox"/> Other: Program design</p>	
<p>National Coalition for the Homeless</p>	<p>The National Coalition for the Homeless is a national network of people who are currently experiencing or who have experienced homelessness, activists and advocates, community-based and faith-based service providers, and others committed to ending homelessness. The coalition is committed to creating the systemic and attitudinal changes necessary to prevent and end homelessness. At the same time, the coalition works to meet the immediate needs of people who are currently experiencing homelessness or who are at risk of doing so. The National Coalition for the Homeless (NCH) engages in public education, policy advocacy, and grassroots organizing. We focus our work in the following 4 areas: housing justice, economic justice, health care justice, and civil rights.</p>	<p><input type="checkbox"/> Financial support</p> <p><input checked="" type="checkbox"/> Information and resources</p> <p><input type="checkbox"/> Mentoring and advice</p> <p><input checked="" type="checkbox"/> Training and education</p> <p><input type="checkbox"/> Other</p>	<p>Website:</p> <p>http://www.nationalhomeless.org/</p>

<p>National Housing Conference and Center for Housing Policy</p>	<p>The National Housing Conference (NHC) is dedicated to helping ensure safe, decent and affordable housing for all in America.</p> <p>NHC engages and convenes its membership in nonpartisan advocacy for effective housing policy solutions at the local, state and national levels. NHC's research affiliate, the Center for Housing Policy, develops solutions through research.</p>	<ul style="list-style-type: none"> <input type="checkbox"/> Financial support <input checked="" type="checkbox"/> Information and resources <input type="checkbox"/> Mentoring and advice <input type="checkbox"/> Training and education <input checked="" type="checkbox"/> Other: Policy and advocacy; community organizing 	<p>Website: http://nhc.org/index.html</p>
<p>National Law Center on Homelessness and Poverty</p>	<p>The mission of the Law Center is to prevent and end homelessness by serving as the legal arm of the nationwide movement to end homelessness. To achieve its mission, the organization pursues three main strategies: impact litigation, policy advocacy, and public education. The Law Center strives to place homelessness in the larger context of poverty. By taking this approach, the organization aims to address homelessness as a very visible manifestation of deeper causes, including: the shortage of affordable housing, insufficient income, and inadequate social services.</p>	<ul style="list-style-type: none"> <input type="checkbox"/> Financial support <input checked="" type="checkbox"/> Information and resources <input type="checkbox"/> Mentoring and advice <input checked="" type="checkbox"/> Training and education <input type="checkbox"/> Other 	<p>Website: http://www.nlchp.org/</p>

National Low Income Housing Coalition	The National Low Income Housing Coalition is dedicated solely to achieving socially just public policy that assures people with the lowest incomes in the United States have affordable and decent homes.	<input type="checkbox"/> Financial support <input checked="" type="checkbox"/> Information and resources <input type="checkbox"/> Mentoring and advice <input type="checkbox"/> Training and education <input checked="" type="checkbox"/> Other: Policy and advocacy	Website: http://nlihc.org/template/index.cfm
NeighborWorks	NeighborWorks America is the country's preeminent leader in affordable housing and community development. We work to create opportunities for lower-income people to live in affordable homes in safe, sustainable neighborhoods that are healthy places for families to grow.	<input checked="" type="checkbox"/> Financial support <input checked="" type="checkbox"/> Information and resources <input checked="" type="checkbox"/> Mentoring and advice <input checked="" type="checkbox"/> Training and education <input checked="" type="checkbox"/> Other: Policy and advocacy; community partnerships	Website: http://nw.org
Rebuilding Together	Rebuilding Together is the nation's leading nonprofit working to preserve affordable homeownership and revitalize communities. Our network of more than 200 affiliates provides free rehabilitation and critical repairs to the homes of low-income Americans.	<input type="checkbox"/> Financial support <input checked="" type="checkbox"/> Information and resources <input type="checkbox"/> Mentoring and advice <input type="checkbox"/> Training and education <input checked="" type="checkbox"/> Other: Home repair and rehabilitation	Website: http://www.rebuildingtogether.org/

<p>U.S. Department of Housing and Urban Development (HUD)</p>	<p>HUD's mission is to create strong, sustainable, inclusive communities and quality affordable homes for all. HUD is working to strengthen the housing market to bolster the economy and protect consumers; meet the need for quality affordable rental homes; utilize housing as a platform for improving quality of life; build inclusive and sustainable communities free from discrimination; and transform the way HUD does business. HUD provides a variety of resources and programs to assist with, among other things, foreclosure assistance, rental and homebuyer programs, and fair housing.</p>	<ul style="list-style-type: none"> <input checked="" type="checkbox"/> Financial support <input checked="" type="checkbox"/> Information and resources <input type="checkbox"/> Mentoring and advice <input checked="" type="checkbox"/> Training and education <input type="checkbox"/> Other 	<p>Website: http://portal.hud.gov/hudportal/HUD</p>
<p>LABOR AND EMPLOYMENT</p>			
<p>Chicago Women in Trades</p>	<p>Founded in 1981, Chicago Women in Trades (CWIT) is a non-profit organization committed to improving women's economic equity by increasing the number of women working in well-paid, skilled trades jobs traditionally held by men. Originally established by tradeswomen as a support network, CWIT addresses the barriers that prohibit women and girls from entering and succeeding in male-dominated industries by creating opportunities and promoting equitable workplaces and conditions.</p>	<ul style="list-style-type: none"> <input type="checkbox"/> Financial support <input checked="" type="checkbox"/> Information and resources <input checked="" type="checkbox"/> Mentoring and advice <input checked="" type="checkbox"/> Training and education <input type="checkbox"/> Other 	<p>Website: http://www.chicagowomenintrades.org/top/top_home.html</p> <p>How to Use Online Manual: http://www.chicagowomenintrades.org/top/how_to_use.html</p>

<p>Equal Rights Advocates</p>	<p>ERA is a nonprofit legal organization in the Bay Area, CA, dedicated to protecting and expanding economic and educational access and opportunities for women and girls.</p>	<p><input type="checkbox"/> Financial support <input checked="" type="checkbox"/> Information and resources <input checked="" type="checkbox"/> Mentoring and advice <input type="checkbox"/> Training and education <input type="checkbox"/> Other</p>	<p>Website: http://www.equalrights.org/ Advice and counseling hotline: Call 415-621-0672 to speak with a counselor</p>
<p>Hard Hatted Women- Cleveland, Ohio</p>	<p>Hard Hatted Women’s goal is to empower women to achieve economic independence by creating workplace diversity in trade and technical careers. Provides Support, Education and Advocacy.</p>	<p><input type="checkbox"/> Financial support <input checked="" type="checkbox"/> Information and resources <input checked="" type="checkbox"/> Mentoring and advice <input checked="" type="checkbox"/> Training and education <input checked="" type="checkbox"/> Other: Advocacy</p>	<p>Website: http://www.hardhattedwomen.org/ 216.861.6500 Info@HardHattedWomen.org</p>
<p>National Alliance for Partnerships in Equity (NAPE)</p>	<p>The National Alliance for Partnerships in Equity (NAPE) is a consortium of state and local agencies, corporations, and national organizations that collaborate to create equitable and diverse classrooms and workplaces where there are no barriers to opportunities.</p>	<p><input type="checkbox"/> Financial support <input checked="" type="checkbox"/> Information and resources <input checked="" type="checkbox"/> Mentoring and advice <input checked="" type="checkbox"/> Training and education <input checked="" type="checkbox"/> Other</p>	<p>Website: http://www.napequity.org/page.php?336</p>

National Association of Women in Construction	NAWIC was founded in 1953 to serve as a support network for women in the construction industry. It has a membership of more than 4,500 and approximately 167 chapters, with chapters in almost every U.S. state.	<input checked="" type="checkbox"/> Financial support <input checked="" type="checkbox"/> Information and resources <input checked="" type="checkbox"/> Mentoring and advice <input checked="" type="checkbox"/> Training and education <input checked="" type="checkbox"/> Other	Website: http://www.nawic.org/nawic/Default.asp Apprenticeship programs: http://www.nawic.org/nawic/Apprenticeship_Programs.asp?SnID=965383688
National Institute for Women in Trades, Technology and Science	IWITTS offers research, training, and classroom tools that help technology and science educators increase the number of women and girls enrolled in their classes and retain them.	<input type="checkbox"/> Financial support <input checked="" type="checkbox"/> Information and resources <input type="checkbox"/> Mentoring and advice <input checked="" type="checkbox"/> Training and education <input checked="" type="checkbox"/> Other	Website: http://www.iwitts.org/
New York Career Zone	<p>CareerZone is an innovative online career exploration and planning system designed especially for today's high-tech youth in New York State. While focused on New York, CareerZone's wide database and information would be useful to any geographic region.</p> <p>CareerZone leverages the power of the web to provide: information on 800 occupations from the national Occupational Information Network (O*NET) Database; the latest labor market information from the state Department of Labor; and interactive middle and high school career portfolios aligned with the NYS Education Department Career Plan</p>	<input type="checkbox"/> Financial support <input checked="" type="checkbox"/> Information and resources <input checked="" type="checkbox"/> Mentoring and advice <input checked="" type="checkbox"/> Training and education <input type="checkbox"/> Other	Website: www.nycareerzone.org

	<p>initiative. Links to college exploration and planning resources help youth begin their life/work journey. Over 450 career videos provide a visual of the workplace and bring careers to life. Up-to-date job postings provide a glimpse into the local labor market and an ability to apply for positions. The expanded resume builder helps youth prepare one of the most important tools needed for a successful job search.</p>		
<p>Nontraditional Employment for Women (NEW)</p>	<p>NEW prepares women for nontraditional careers in the construction, utilities, maintenance, green, and transportation industries.</p>	<ul style="list-style-type: none"> <input type="checkbox"/> Financial support <input checked="" type="checkbox"/> Information and resources <input checked="" type="checkbox"/> Mentoring and advice <input checked="" type="checkbox"/> Training and education <input type="checkbox"/> Other 	<p>Website: http://www.new-nyc.org/</p>
<p>One-Stop Career Centers</p>	<p>One-stop employment centers provide training and resources to helping individuals find and apply for jobs. Types of support can include resume review, interview preparation, skills training and more.</p>	<ul style="list-style-type: none"> <input type="checkbox"/> Financial support <input checked="" type="checkbox"/> Information and resources <input checked="" type="checkbox"/> Mentoring and advice <input checked="" type="checkbox"/> Training and education <input checked="" type="checkbox"/> Other: Job search 	<p>Searchable Directory of One-Stop Career Centers http://www.servicelocator.org/onestopcenters.asp</p>
<p>Oregon Tradeswomen</p>	<p>Oregon Tradeswomen, Inc., (OTI) is dedicated to promoting success for women in the trades through education, leadership and mentorship. Founded in 1989 as a small support group led by four tradeswomen (an elevator constructor, two carpenters and an operating engineer),</p>	<ul style="list-style-type: none"> <input type="checkbox"/> Financial support <input checked="" type="checkbox"/> Information and resources <input checked="" type="checkbox"/> Mentoring and advice 	<p>Website: http://www.tradeswomen.net/</p>

	<p>OTI was reorganized as Oregon Tradeswomen, Inc., a 501 (c)(3) non-profit, in 1999. OTI was founded on the principles that women deserve and can attain economic self-sufficiency through pursuing careers in the building, mechanical, electrical, and utility trades while helping and encouraging the trades industry build up a diverse workforce.</p>	<input checked="" type="checkbox"/> Training and education <input type="checkbox"/> Other	
<p>Science, Technology, Engineering, Mathematics Coalition (STEM)</p>	<p>STEM works to support STEM programs for teachers and students at the U. S. Department of Education, the National Science Foundation, and other agencies that offer STEM related programs. The STEM Education Coalition represents all sectors of the technological workforce – from knowledge workers, to educators, to scientists, engineers, and technicians. The participating organizations of the STEM Education Coalition are dedicated to ensuring quality STEM education at all levels.</p>	<input type="checkbox"/> Financial support <input checked="" type="checkbox"/> Information and resources <input type="checkbox"/> Mentoring and advice <input type="checkbox"/> Training and education <input checked="" type="checkbox"/> Other: Advocacy	<p>Website: http://www.stemedcoalition.org/</p> <p>James Brown Executive Director, STEM Education Coalition (202) 223-1187 (office) jfbrown@stemedcoalition.org</p>
<p>Sisters in the Building Trades</p>	<p>The mission of the Sisters in the Building Trades is to expand a network of active women that will affirm building trades sisters as a positive and growing part of the construction workforce.</p>	<input type="checkbox"/> Financial support <input checked="" type="checkbox"/> Information and resources <input checked="" type="checkbox"/> Mentoring and advice <input checked="" type="checkbox"/> Training and education <input checked="" type="checkbox"/> Other	<p>Website: http://www.sistersinthebuildingtrades.org/</p>

<p>The Beehive Career Coach</p>	<p>The Beehive Career Coach has a wide range of information about careers, choosing a career, education and training, and it provides success stories for occupations that require some years of training. It also has a career match quiz to find the most ideal career for someone's skills and interests.</p> <p>Information is primarily categorized into 4 groups to help the user create a personalized Career Plan:</p> <ul style="list-style-type: none"> • Discover a Career • Get More Education • Apply for a Job • Work Your Way Up 	<ul style="list-style-type: none"> <input type="checkbox"/> Financial support <input checked="" type="checkbox"/> Information and resources <input checked="" type="checkbox"/> Mentoring and advice <input checked="" type="checkbox"/> Training and education <input type="checkbox"/> Other 	<p>Website: http://www.thebeehive.org/node/181</p>
<p>The Occupational Information Network/O*NET OnLine</p>	<p>The Occupational Information Network provides detailed information about jobs and the tasks associated with those jobs. This site offers a holistic view of an occupation.</p>	<ul style="list-style-type: none"> <input type="checkbox"/> Financial support <input checked="" type="checkbox"/> Information and resources <input type="checkbox"/> Mentoring and advice <input type="checkbox"/> Training and education <input type="checkbox"/> Other 	<p>Website: http://www.onetonline.org/</p>
<p>U.S. Department of Labor (DOL)</p>	<p>The Department of Labor website provides the information regarding a worker's rights in the workplace. Individual state minimum wage laws, occupational safety and health standards, a link to the country's Job Corps system, and information about other programs administered by the DOL are some of the options provided on this site.</p>	<ul style="list-style-type: none"> <input type="checkbox"/> Financial support <input checked="" type="checkbox"/> Information and resources <input type="checkbox"/> Mentoring and advice <input type="checkbox"/> Training and education <input type="checkbox"/> Other 	<p>Website: http://www.dol.gov/</p>

<p>U.S. Department of Labor-Bureau of Labor Statistic's Occupational Employment Statistics</p>	<p>The Occupational Employment Statistics (OES) program produces employment and wage estimates for over 800 occupations. These are estimates of the number of people employed in certain occupations, and estimates of the wages paid to them. Self-employed persons are not included in the estimates. These estimates are available for the nation as a whole, for individual States, and for metropolitan and nonmetropolitan areas; national occupational estimates for specific industries are also available.</p>	<ul style="list-style-type: none"> <input type="checkbox"/> Financial support <input checked="" type="checkbox"/> Information and resources <input type="checkbox"/> Mentoring and advice <input type="checkbox"/> Training and education <input checked="" type="checkbox"/> Other: Investigate discrimination claims against employers that are covered by EEOC law 	<p>Website: http://www.bls.gov/oes/home.htm</p> <p>Questions regarding the charge filing process: 1-800-669-4000 1-800-669-6820 (TTY) info@eeoc.gov</p>
<p>U.S. Department of Labor-Bureau of Labor Statistic's Occupational Outlook Handbook</p>	<p>For hundreds of different types of jobs—such as teacher, lawyer, and nurse—the Occupational Outlook Handbook tells you:</p> <ul style="list-style-type: none"> • the training and education needed • earnings • expected job prospects • what workers do on the job • working conditions <p>In addition, the Handbook gives you job search tips, links to information about the job market in each State, and more. You can also view frequently asked questions about the Handbook.</p>	<ul style="list-style-type: none"> <input type="checkbox"/> Financial support <input checked="" type="checkbox"/> Information and resources <input type="checkbox"/> Mentoring and advice <input type="checkbox"/> Training and education <input type="checkbox"/> Other 	<p>Website: http://www.bls.gov/oco/</p>

<p>U.S. Department of Labor- Women's Bureaus</p>	<p>The Women's Bureau was created by law in 1920 to formulate standards and policies to promote the welfare of wage-earning women, improve their working conditions, increase their efficiency, and advance their opportunities for profitable employment. The Women's Bureau develops policies and standards and conducts inquiries to safeguard the interests of working women; to advocate for their equality and economic security for themselves and their families; and to promote quality work environments.</p>	<ul style="list-style-type: none"> <input type="checkbox"/> Financial support <input checked="" type="checkbox"/> Information and resources <input type="checkbox"/> Mentoring and advice <input type="checkbox"/> Training and education <input type="checkbox"/> Other 	<p>National Contact Center: http://www.dol.gov/dol/contact/contact-phonecallcenter.htm</p>
<p>U.S. Equal Opportunity Commission</p>	<p>The U.S. Equal Employment Opportunity Commission (EEOC) is responsible for enforcing federal laws that make it illegal to discriminate against a job applicant or an employee because of the person's race, color, religion, sex (including pregnancy), national origin, age (40 or older), disability or genetic information. It is also illegal to discriminate against a person because the person complained about discrimination, filed a charge of discrimination, or participated in an employment discrimination investigation or lawsuit. Most employers with at least 15 employees are covered by EEOC laws (20 employees in age discrimination cases). Most labor unions and employment agencies are also covered. The laws apply to all types of work situations, including hiring, firing, promotions, harassment, training, wages,</p>	<ul style="list-style-type: none"> <input type="checkbox"/> Financial support <input checked="" type="checkbox"/> Information and resources <input type="checkbox"/> Mentoring and advice <input type="checkbox"/> Training and education <input type="checkbox"/> Other 	<p>Website: http://www.eeoc.gov/</p>

	and benefits.		
USAJOBS	USAJOBS is the U.S. Government's official system/program for Federal jobs and employment information. It is the main source of information on Federal jobs and employment information. If you search "intern," this website will provide you with a list of entry level jobs that pay a self-sufficiency wage around the United States.	<input type="checkbox"/> Financial support <input checked="" type="checkbox"/> Information and resources <input type="checkbox"/> Mentoring and advice <input type="checkbox"/> Training and education <input type="checkbox"/> Other	Website: http://www.usajobs.gov/
Vermont Works for Women	Vermont Works for Women's programs offer opportunities to explore different interests, to build confidence through mentoring or coaching, and to perfect skills through hands-on training.	<input type="checkbox"/> Financial support <input type="checkbox"/> Information and resources <input type="checkbox"/> Mentoring and advice <input type="checkbox"/> Training and education <input type="checkbox"/> Other	Website: http://www.vtworksforwomen.org/
Women Work! (The National Network for Women's Employment)	Women Work! is headquartered in Washington, D.C. They assist women with career counseling, job placement, job readiness, and life skills development, and have offices throughout the country.	<input type="checkbox"/> Financial support <input checked="" type="checkbox"/> Information and resources <input checked="" type="checkbox"/> Mentoring and advice <input checked="" type="checkbox"/> Training and education <input type="checkbox"/> Other	To find the office closest to you, call 202-467-6346. Inquiries for network handled by Pennsylvania Women Work: 1-866-PAWOMEN (729-6636) http://pawomenwork.org/

Workforce Investment Boards (WIBS)	Workforce Investment Boards (WIBs) were created by the Workforce Investment Act of 1998. WIBs coordinate federal, state and local funding into workforce development strategies and job training programs. WIBs work with stakeholders in their community to ensure the training and programs they are providing meet the needs of employers.	<input type="checkbox"/> Financial support <input checked="" type="checkbox"/> Information and resources <input type="checkbox"/> Mentoring and advice <input checked="" type="checkbox"/> Training and education <input checked="" type="checkbox"/> Other: Programming and organizing	The National Association of Workforce Boards http://www.nawb.org/about_us.asp
Workplaces Respond to Domestic and Sexual Violence (A National Resource Center)	The Workplaces Respond to Domestic and Sexual Violence: A National Resource Center project offers information on the Internet for the benefit of those interested in providing effective workplace responses to victims of domestic violence, sexual violence, dating violence and stalking. Funded by the U.S. Department of Justice Office on Violence Against Women, the Workplaces Respond project is a partnership of the Futures Without Violence (formerly Family Violence Prevention Fund), Legal Momentum, Pennsylvania Coalition Against Rape and its National Sexual Violence Resource Center, Resource Sharing Project of the Iowa Coalition Against Sexual Assault, American Bar Association Commission on Domestic Violence, Corporate Alliance to End Partner Violence, and Victim Rights Law Center.	<input type="checkbox"/> Financial support <input checked="" type="checkbox"/> Information and resources <input type="checkbox"/> Mentoring and advice <input type="checkbox"/> Training and education <input type="checkbox"/> Other	Website: http://www.workplacesrespond.org/
LOCAL RESOURCES			

Banker	A new business will require funding, and if you do not have those resources already saved up, a loan may be necessary in order to have the capital to start your business. A banker would be the person to help you apply and secure your loan. They can also provide you with information on what is required in order to apply for a small business loan. If your initial loan application is not accepted, use the banker for feedback on how to make your application stronger for when you reapply.	<input type="checkbox"/> Financial support <input checked="" type="checkbox"/> Information and resources <input type="checkbox"/> Mentoring and advice <input type="checkbox"/> Training and education <input type="checkbox"/> Other:	You can access a banker at a bank location, and it may be useful to speak with more than one banker at different banks before you decide where you would like to apply for a loan.
Community College or University	A community college or university can provide you with information and resources on starting and managing a business and some offer training programs in certain industries. Schools also offer classes such as computer skills and web design that may be useful. Libraries on campus will provide you with additional information, and professors and teachers could be valuable guides and resources.	<input type="checkbox"/> Financial support <input checked="" type="checkbox"/> Information and resources <input checked="" type="checkbox"/> Mentoring and advice <input checked="" type="checkbox"/> Training and education <input checked="" type="checkbox"/> Other: Access to educators	<p>Through the Internet you can explore the different programs and classes that a school offers, as well as find information on the application process and fees.</p> <p>You can also find information by visiting the admissions center or information center at a school. Staff can provide you with information on programs, classes, schedules, applications and fees, or they can refer you to the appropriate department.</p>
Librarian	Your local library has a trained staff available to help you find the information you need. The librarian will be able to direct you to useful resources on starting a business, registering at the local community college, and current trainings and programs and, depending on the library, can also help you navigate their online resources.	<input type="checkbox"/> Financial support <input checked="" type="checkbox"/> Information and resources <input type="checkbox"/> Mentoring and advice <input type="checkbox"/> Training and education <input type="checkbox"/> Other:	Go to your local library and talk with a librarian. You may need to sign up for a library card if you don't already have one, but that is free.
Local Newspaper	A local newspaper provides information on the local community, local news, real	<input type="checkbox"/> Financial support	Print copies of local newspapers are available in many businesses for purchase. Local libraries will

	estate, as well as community events such as workshops and trainings.	<input checked="" type="checkbox"/> Information and resources <input type="checkbox"/> Mentoring and advice <input type="checkbox"/> Training and education <input type="checkbox"/> Other:	also have current and archived copies of newspapers that you can access for free with a library card. In addition, most newspapers have an online edition that you can access through the Internet.
MENTAL HEALTH/BEHAVIORAL HEALTH			
National Suicide Prevention Lifeline	The National Suicide Prevention Lifeline 1-800-273-TALK (8255) is a 24-hour, toll-free, confidential suicide prevention hotline available to anyone in suicidal crisis or emotional distress. By dialing 1-800-273-TALK, the call is routed to the nearest crisis center in our national network of more than 150 crisis centers. The Lifeline's national network of local crisis centers, provide crisis counseling and mental health referrals day and night.	<input type="checkbox"/> Financial support <input checked="" type="checkbox"/> Information and resources <input checked="" type="checkbox"/> Mentoring and advice <input type="checkbox"/> Training and education <input checked="" type="checkbox"/> Other: Crisis support	Website: http://www.suicidepreventionlifeline.org/ Hotline: 1-800-273-TALK (8255)
Substance Abuse and Mental Health Services Administration (SAMHSA)	The Substance Abuse and Mental Health Services Administration's (SAMHSA) mission is to reduce the impact of substance abuse and mental illness on America's communities. In order to achieve this mission, SAMHSA has identified 8 Strategic Initiatives to focus the Agency's work on improving lives and capitalizing on emerging opportunities: prevention; trauma and justice; military families; recovery support; health reform; health information technology; data, outcomes	<input checked="" type="checkbox"/> Financial support <input checked="" type="checkbox"/> Information and resources <input checked="" type="checkbox"/> Mentoring and advice <input checked="" type="checkbox"/> Training and education <input checked="" type="checkbox"/> Other: Public policy and advocacy	Website: http://www.samhsa.gov/

	and quality; and public awareness and support. SAMHSA operates The Center for Mental Health Services, The Center for Substance Abuse Prevention, The Center for Substance Abuse Treatment, and The Center for Behavioral Health Statistics and Quality.		
The Arc	The Arc is the largest national community-based organization advocating for and serving people with intellectual and developmental disabilities and their families. We encompass all ages and all spectrums from autism, Down syndrome, Fragile X and various other developmental disabilities.	<input checked="" type="checkbox"/> Financial support <input checked="" type="checkbox"/> Information and resources <input checked="" type="checkbox"/> Mentoring and advice <input checked="" type="checkbox"/> Training and education <input checked="" type="checkbox"/> Other: Public policy and advocacy	Website: http://www.thearc.org/
MICROBUSINESS/WOMEN'S BUSINESS OPPORTUNITY/DEVELOPMENT CENTERS			
Community Development Financial Institutions and Credit Unions	The U.S. Department of Treasury's Community Development Financial Institutions (CDFI) Fund's mission is to expand the capacity of financial institutions to provide credit, capital, and financial services to underserved populations and communities in the United States. The CDFI Fund certifies lenders and provides them with financial resources so that they can provide loans to these underserved populations. A CDFI loan officer works in your community and provides loans to individuals from the CDFI Fund. They may also provide you with information on how to apply for a loan and feedback on a loan	<input type="checkbox"/> Financial support <input checked="" type="checkbox"/> Information and resources <input checked="" type="checkbox"/> Mentoring and advice <input type="checkbox"/> Training and education <input type="checkbox"/> Other:	The Community Development Financial Institutions Fund has a searchable database that will help you find a CDFI loan officer in your region. http://www.cdfifund.gov/awardees/db/index.asp National Federation of Community Development Credit Unions http://www.natfed.org/i4a/pages/index.cfm?pageid=1

	application that was not approved.		
Internal Revenue Service	The IRS is a bureau of the U.S. Department of the Treasury and one of the world's most efficient tax administrators. The IRS's mission is to provide America's taxpayers top quality services by helping them understand and meet their tax responsibilities and enforce the law with integrity and fairness to all. The IRS website has a section devoted to small businesses. There is information on obtaining an Employer ID number, starting a business, operating a business, closing a business, and complying with tax laws. In addition to articles and forms, there are videos and other educational products and a listing of events.	<input type="checkbox"/> Financial support <input checked="" type="checkbox"/> Information and resources <input type="checkbox"/> Mentoring and advice <input type="checkbox"/> Training and education <input type="checkbox"/> Other:	Resources are both free and available for purchase on the IRS's website. http://www.irs.gov/businesses/small/index.html
Minority Business Council (MBC)	An MBC assists minority-owned businesses through various methods including educational opportunities, business assistance, seminars, and connecting business owners to resources. At the national level, there is the National Minority Business Council, which focuses on small, minority and women owned businesses. There are a variety of state and local MBC's that provide information and resources as well.	<input type="checkbox"/> Financial support <input checked="" type="checkbox"/> Information and resources <input checked="" type="checkbox"/> Mentoring and advice <input checked="" type="checkbox"/> Training and education <input checked="" type="checkbox"/> Other: Networking, connecting to resources	The National Minority Business Council's website has information for members on accessing and utilizing services. http://www.nmbc.org/ Through an Internet search, you can locate state and local MBC's whose websites will provide information on how to utilize their services. You can also ask your local librarian for help in finding their contact information.
Minority Business Development Agency- U.S. Department of Commerce	MBDA, a part of the U.S. Department of Commerce is an entrepreneurially focused organization committed to wealth creation in minority communities. The Agency's mission is to actively promote the growth	<input checked="" type="checkbox"/> Financial support <input checked="" type="checkbox"/> Information and resources <input type="checkbox"/> Mentoring and	MBDA- Home Website: http://www.mbda.gov/ MBDA- Business Centers Directory

(MBDA)	and competitiveness of large, medium and small minority business enterprises (MBEs). MBDA funds Minority Business Enterprise Centers throughout the U.S.	advice <input type="checkbox"/> Training and education <input type="checkbox"/> Other:	http://www.mbda.gov/main/offices
National Newspaper	A national newspaper will have a library of articles on small businesses and the economy.	<input type="checkbox"/> Financial support <input checked="" type="checkbox"/> Information and resources <input type="checkbox"/> Mentoring and advice <input type="checkbox"/> Training and education <input type="checkbox"/> Other	National Newspapers can be accessed online through their website. Local libraries also have archives of newspapers that you can access. The top ten national newspapers (by circulation) are: USA Today, Wall Street Journal, New York Times, The Mercury News, Florida-Times Union, Los Angeles Times, New York Daily News, New York Post, The Washington Post, Daily News.
Neighborhood Business Owner	A neighborhood business owner can provide information on how to start and manage a business, as well as offer insight into the unique challenges of the community and economy you will be working in. Depending on their time and availability, a neighborhood business owner may also be a good mentor in helping you through the process.	<input type="checkbox"/> Financial support <input checked="" type="checkbox"/> Information and resources <input checked="" type="checkbox"/> Mentoring and advice <input type="checkbox"/> Training and education <input type="checkbox"/> Other	Approach a neighborhood business owner in your community. Talk to them and find out if they would be interested in helping you. You may have to talk with several business owners before you find one who is able and willing to assist you.
Neighborhood Business/ Main Street Associations	Through grants, trainings, and promotion, Neighborhood Business Associations build the capacity of and connections between business districts in states throughout the U.S. The Main Street Program is a nationwide approach that works to revitalize historic downtowns.	<input checked="" type="checkbox"/> Financial support <input checked="" type="checkbox"/> Information and resources <input checked="" type="checkbox"/> Mentoring and advice <input checked="" type="checkbox"/> Training and education <input checked="" type="checkbox"/> Other	By searching on the Internet you can locate state and local Neighborhood Business/ Main Street Associations.

SCORE	SCORE volunteers help thousands of entrepreneurs start small businesses and achieve new levels of success in their existing businesses. SCORE volunteers provide confidential business mentoring services, both in person and online. SCORE leads seminars and workshops to help small business owners meet their goals and achieve success. SCORE also provides subject matter expertise by industries and professional skills.	<input type="checkbox"/> Financial support <input checked="" type="checkbox"/> Information and resources <input checked="" type="checkbox"/> Mentoring and advice <input checked="" type="checkbox"/> Training and education <input type="checkbox"/> Other	You can connect to a mentor and access templates, tools, and workshop schedules through the SCORE website. http://www.score.org/ http://www.sba.gov/content/score
Service Club	Service clubs, such as Rotary International or Kiwanis International, are organizations that work to improve the community through volunteer work, education, training and other programs.	<input type="checkbox"/> Financial support <input checked="" type="checkbox"/> Information and resources <input type="checkbox"/> Mentoring and advice <input checked="" type="checkbox"/> Training and education <input type="checkbox"/> Other	Through the club's main website you are able to search and find local chapters. You may also find local chapters through the phone book or local newspapers.
Small Business Administration	The U.S. Small Business Administration (SBA) dedicates its energy and resources to providing support to small businesses and small-business owners across the nation. SBA helps businesses across the country through what we call the "3 C's" of our service: capital, contracts, and counseling.	<input type="checkbox"/> Financial support <input checked="" type="checkbox"/> Information and resources <input checked="" type="checkbox"/> Mentoring and advice <input checked="" type="checkbox"/> Training and education <input checked="" type="checkbox"/> Other: Advocacy	The SBA's website has a variety of resources on starting and managing a business, resources, loans and grants, contracting, and counseling and training. www.sba.gov Office of Women's Business Ownership http://www.sba.gov/about-offices-content/1/2895 Women's Business Centers Directory http://www.sba.gov/about-offices-content/1/2895/resources/13729
Small Business	Small Business Development Centers	<input type="checkbox"/> Financial support	Through the Association of Small Business

Development Center	(SBDCs) offer one-stop assistance to individuals and small businesses by providing a wide variety of information and guidance in central and easily accessible branch locations. The program is a cooperative effort of the private sector, the educational community and federal, state and local governments and is an integral component of Entrepreneurial Development's network of training and counseling services.	<input checked="" type="checkbox"/> Information and resources <input checked="" type="checkbox"/> Mentoring and advice <input checked="" type="checkbox"/> Training and education <input type="checkbox"/> Other:	Development Centers (ASBDC) you can find and connect with your local SBDC. http://www.asbdc-us.org/
State and Local Economic Development Authority (EDA)	An EDA promotes and assists businesses in their community. Depending on the EDA, this can be done in a variety of ways. EDAs can provide information and resources, conduct trainings and seminars, and assist with accessing capital or locating real estate.	<input type="checkbox"/> Financial support <input checked="" type="checkbox"/> Information and resources <input checked="" type="checkbox"/> Mentoring and advice <input checked="" type="checkbox"/> Training and education <input checked="" type="checkbox"/> Other: Depends on the EDA	Because EDAs operate at the state or community level, you will need to find your EDA to determine the types of services they provide and how to access these resources. You can find an EDA through an Internet search or your local librarian may be able to assist you.
State and Local Health Department	A local health department can provide you with information on health codes and standards. This is particularly important if you are working with food or providing services where you have physical contact with your client, such as a barber or manicurist. The local health department will also have information on licensing and certification requirements and how to go about acquiring those requirements.	<input type="checkbox"/> Financial support <input checked="" type="checkbox"/> Information and resources <input type="checkbox"/> Mentoring and advice <input checked="" type="checkbox"/> Training and education <input type="checkbox"/> Other:	You can access your local health department through their website. You can also find their contact information in a phone book or by asking your local librarian.

State Microenterprise Network	These networks tend to be an association of state micro-business development programs. The networks have information for starting and managing a business, as well as contact list and information for member organizations. These member organizations may be able to provide you with additional information and support in your local community.	<input type="checkbox"/> Financial support <input checked="" type="checkbox"/> Information and resources <input type="checkbox"/> Mentoring and advice <input type="checkbox"/> Training and education <input type="checkbox"/> Other	You can access a State Microenterprise Network through their website, or you can utilize your local library to find their contact information.
Trade Association	Trade associations work within a specific industry. The main purpose of these groups is to establish standardization among companies. Trade associations can operate at the national, state and local level. Depending on the industry you are interested in, a trade association can be a good source of information on standards and licensing, as well as how to go about acquiring the appropriate and necessary training.	<input type="checkbox"/> Financial support <input checked="" type="checkbox"/> Information and resources <input type="checkbox"/> Mentoring and advice <input checked="" type="checkbox"/> Training and education <input type="checkbox"/> Other	With well over 7,500 trade associations in the U.S., there should be one to meet your needs. You can find them through an Internet search, or in the book <u>National Trade and Professional Associations of the United States, 2008</u> (Colombia Books Inc.), which should be available at your local library.
Women's Business Council (WBC)	A WBC assists women-owned businesses through various methods including education opportunities, business assistance, seminars, and connecting business owners to resources. There are a variety of national, state and local WBC's that provide information and resources to women business owners.	<input type="checkbox"/> Financial support <input checked="" type="checkbox"/> Information and resources <input checked="" type="checkbox"/> Mentoring and advice <input checked="" type="checkbox"/> Training and education <input checked="" type="checkbox"/> Other: Networking	<p>The Women's Business Enterprise National Council's website has information for members on accessing and utilizing services. http://www.wbenc.org/About-WBENC/</p> <p>Through an Internet search, you can locate state and local WBC's whose websites will provide information on how to utilize their services. You can also ask your local librarian for help in finding their contact information.</p>

<p>Women's Business Development Center (WBDC)</p>	<p>The WBDC serves diverse entrepreneurs at all stages of development through the following programs and services:</p> <ul style="list-style-type: none"> • Targeted entrepreneurial training in workshops and seminars • Industry-specific programs • Multicultural Outreach Programs • Professional business counseling • Financial assistance • Women's Business Enterprise (WBE) certification • Procurement and business opportunity assistance • Advocacy on women's business ownership and economic development • Regional and national events and conferences • Access to information and resources covering all aspects of business ownership. 	<ul style="list-style-type: none"> <input type="checkbox"/> Financial support <input checked="" type="checkbox"/> Information and resources <input checked="" type="checkbox"/> Mentoring and advice <input checked="" type="checkbox"/> Training and education <input checked="" type="checkbox"/> Other: Networking 	<p>Website: http://www.wbdc.org/</p>
<p>NON-STOP JUSTICE RELATED</p>			
<p>U.S. Office of Justice Program's Bureau of Justice Assistance (BJA)</p>	<p>BJA supports programs and initiatives in the areas of law enforcement, justice information sharing, countering terrorism, managing offenders, combating drug crime and abuse, adjudication, advancing tribal justice, crime prevention, protecting vulnerable populations, and capacity building.</p> <p>BJA has three primary components: Policy, Programs, and Planning. The Policy Office</p>	<ul style="list-style-type: none"> <input checked="" type="checkbox"/> Financial support <input checked="" type="checkbox"/> Information and resources <input checked="" type="checkbox"/> Mentoring and advice <input checked="" type="checkbox"/> Training and education <input type="checkbox"/> Other 	<p>Website: http://www.ojp.gov/BJA/index.html</p> <p>Bureau of Justice Assistance 810 Seventh Street NW. Fourth Floor Washington, DC 20531 202-616-6500 Fax: 202-305-1367 Online email form: http://bja.ncjrs.gov/app/contactus/contact</p>

	<p>provides national leadership in criminal justice policy, training, and technical assistance to further the administration of justice. The Programs Office coordinates and administers all state and local grant programs and acts as BJA's direct line of communication to states, territories, and tribal governments by providing assistance and coordinating resources. The Planning Office coordinates the planning, communications, and budget formulation and execution; provides overall BJA-wide coordination; and supports streamlining efforts.</p>		<p>tus.aspx</p>
<p>U.S. Office of Justice Program's Office for Victims of Crime</p>	<p>Established in 1988 through an amendment to the Victims of Crime Act (VOCA) of 1984, OVC is charged by Congress with administering the Crime Victims Fund (the Fund). Through OVC, the Fund supports a broad array of programs and services that focus on helping victims in the immediate aftermath of crime and continuing to support them as they rebuild their lives. Millions of dollars are invested annually in victim compensation and assistance in every U.S. state and territory, as well as for training, technical assistance, and other capacity-building programs designed to enhance service providers' ability to support victims of crime in communities across the Nation.</p>	<ul style="list-style-type: none"> <input checked="" type="checkbox"/> Financial support <input checked="" type="checkbox"/> Information and resources <input type="checkbox"/> Mentoring and advice <input checked="" type="checkbox"/> Training and education <input type="checkbox"/> Other 	<p>Website: http://www.ojp.usdoj.gov/ovc/about/index.html</p>

<p>U.S. Office of Justice Program’s Office for Victims of Crime Online Directory of Crime Victim Services</p>	<p>The Online Directory of Crime Victim Services is a resource from the Office for Victims of Crime (OVC). Since its launch in 2003, the Directory has helped thousands of crime victims and service providers find nonemergency crime victim service agencies in the United States and abroad.</p> <p>You can search the Directory by:</p> <ul style="list-style-type: none"> • location • type of victimization • service needed • agency type 	<ul style="list-style-type: none"> <input type="checkbox"/> Financial support <input checked="" type="checkbox"/> Information and resources <input type="checkbox"/> Mentoring and advice <input type="checkbox"/> Training and education <input type="checkbox"/> Other 	<p>Website: http://ovc.ncjrs.org/findvictimservices/</p>
<p>TEMPORARY EMPLOYMENT AGENCIES</p>			
<p>Temporary Employment Agencies or Staffing Agencies</p>	<p>Temp Agencies help people find temporary and/or permanent employment. Some temp agencies may focus on particular industries.</p>	<ul style="list-style-type: none"> <input type="checkbox"/> Financial support <input checked="" type="checkbox"/> Information and resources <input checked="" type="checkbox"/> Mentoring and advice <input checked="" type="checkbox"/> Training and education <input type="checkbox"/> Other 	<p>General internet search to find local agencies</p>
<p>TRANSPORTATION</p>			

Community Transportation Association of America	The Community Transportation Association of America works to provide new and expanded community transportation alternatives.	<input checked="" type="checkbox"/> Financial support <input checked="" type="checkbox"/> Information and resources <input type="checkbox"/> Mentoring and advice <input checked="" type="checkbox"/> Training and education <input checked="" type="checkbox"/> Other: Organizing	Website: http://www.ctaa.org
Driver's License Bureau	A Driver's License Bureau is the agency that issues your driver's license and identification cards, and it is through this agency that you register your car. A valid form of identification is necessary in order to start a business and to acquire a loan, and depending on your business you may also need a driver's license.	<input type="checkbox"/> Financial support <input checked="" type="checkbox"/> Information and resources <input type="checkbox"/> Mentoring and advice <input type="checkbox"/> Training and education <input type="checkbox"/> Other	Through the federal U.S. website, you can locate your state's information on obtaining a driver's license. You can also find the local contact information for the Department of Motor Vehicle (DMV) online or through the phone book.
Working Cars for Working Families	This is a searchable database maintained by the National Consumer Law Center that has information on charities that provide cars to low income families.	<input type="checkbox"/> Financial support <input checked="" type="checkbox"/> Information and resources <input type="checkbox"/> Mentoring and advice <input type="checkbox"/> Training and education <input type="checkbox"/> Other	Website: http://www.workingcarsforworkingfamilies.org/find/application.html
VOCATIONAL REHABILITATION			
Career OneStop	One-stop employment centers provide training and resources to helping individuals find and apply for jobs. Types of support can include resume review, interview preparation, skills training and	<input type="checkbox"/> Financial support <input checked="" type="checkbox"/> Information and resources <input checked="" type="checkbox"/> Mentoring and advice	Website: http://www.careeronestop.org/

	more.	<input checked="" type="checkbox"/> Training and education <input type="checkbox"/> Other	
U.S. Department of Labor- Employment and Training Administration (ETA)	The Employment and Training Administration (ETA) administers federal government job training and worker dislocation programs, federal grants to states for public employment service programs, and unemployment insurance benefits. These services are primarily provided through state and local workforce development systems.	<input checked="" type="checkbox"/> Financial support <input checked="" type="checkbox"/> Information and resources <input type="checkbox"/> Mentoring and advice <input checked="" type="checkbox"/> Training and education <input type="checkbox"/> Other	Website: http://www.doleta.gov/ ETA Office Contacts: http://www.doleta.gov/etainfo/ETA_Contacts.cfm 1-877-US-2-JOBS (1-877-872-5627) To find service location near you: http://www.servicelocator.org/

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