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Economic Empowerment Spotlight

Supporting Survivors in Business and Entrepreneurship

While starting a business comes with certain risks—according to the Small Business Administration [two-thirds of businesses](#) with employees will fold within their first two years—it can also be an empowering experience that may further economic independence for women and their families. Many survivors have and will continue to seek business ownership as a means to support themselves and rebuild their lives. What can data tell us about women's entrepreneurship and how can advocates empower survivors to pursue this path safely and successfully?

Women-Owned Businesses in the United States

In United States in 2012, [35.8 percent](#) of businesses were women-owned compared with 53.7 percent that were men-owned, the remaining 10.5 percent or jointly or publicly owned. While the proportion of businesses owned by women has steadily increased, the proportion of women-owned businesses has [remained stagnant at four percent](#). Approximately 90 percent (89.5 percent) of women-owned businesses are [sole proprietorships](#), with women of color having even higher rates of ownership of non-employer firms.

A 2016 American Express OPEN Small Business Monitor survey found women-owned firms that generate an income reported average annual earnings of [\\$63,590](#). While only a fraction of women business owners report earnings, those earnings exceed the 2015 median annual income for full-time working women of \$39,900.¹ Furthermore, women who are established business owners [report higher levels of well-being](#) than women who are not entrepreneurs.

Many women-owned businesses are concentrated in industries that tend to employ more women than men. For example, 61 percent of health care and education firms are [women-owned](#), but women own only 35 percent of businesses in professional, scientific, and technical services; 32 percent in finance, insurance, and real estate; 25 percent in manufacturing; and 14 percent in transportation and warehousing, all traditionally male-dominated industries.

Women's entrepreneurship also varies greatly from state to state. The District of Columbia, Maryland, New Mexico, Hawaii, and Georgia have the highest shares of women-owned businesses, while South Dakota, Idaho, Arkansas, Montana, and North Dakota have the lowest. For more information on women's business ownership in your state go to IWPR's [Status of Women in the States](#) website.

¹ IWPR analysis of 2015 American Community Survey microdata.

Resources:

Kauffman Foundation
www.kauffman.org/

Through research and programs, the Kauffman Foundation works to enhance the environment for entrepreneurship and innovation in education, and to help create the human capital necessary for an entrepreneurial economy.

U.S. Small Business Administration (SBA)'s Office of Women's Business Ownership
www.sba.gov/starting-business/how-start-business/business-types/women-owned-businesses

SBA provides resources to help women entrepreneurs launch new businesses, grow their businesses and compete in the global marketplace.

American Express OPEN Small Business Monitor
www.americanexpress.com/us/small-business/openforum/keyw/ords/small-business-monitor/

Institute for Women's Policy Research
 1200 18th Street NW, Suite 301
 Washington, DC 20036
 Tel (202) 785-5100
www.iwpr.org

Obstacles for Women Entrepreneurs

Women entrepreneurs may encounter significant obstacles to developing successful businesses. Research indicates that women have [less access](#) than men to business counseling and training, fewer opportunities to build networks and work with mentors, and less access to capital. Historically marginalized and underserved populations face the additional challenges of racial discrimination and stereotyping in the labor market.

Women's Business Ownership is Growing

Despite challenges, women's entrepreneurship has grown in recent years. From 1987 to 2013, women-led small businesses grew from 4.1 to 8.6 million in the United States according to a [2014 Majority Report](#) of the U.S. Senate Committee on Small Business and Entrepreneurship. While women-owned businesses have been growing quickly, [women of color](#), [Black and Latina women](#) in particular, represent the fastest growing segments of the small business community. Since 1997, the number and share of firms owned by [women of color](#) has nearly doubled, from 17 percent of women-owned firms in 1997 to 32 percent in 2014, with African American women-owned businesses having increased by an estimated 296 percent.

Supporting Entrepreneurial Survivors

Like many women entrepreneurs, survivors of sexual and domestic violence often face many misconceptions about their strength, ability, and resilience. However, when it comes to the day-to-day reality of living with and/or managing a relationship with an abusive partner, many advocates suggest that survivors employ the same skills exhibited by the



most successful CEOs—calculated risk taking, thoughtful action, tough-mindedness, the ability to read people, problem solving, and determination.

Survivors may face additional obstacles to starting a business as a result of years of economic abuse. Abusive tactics that damage credit, deplete resources, and prevent completing education and training put survivors at a disadvantage by limiting their personal and social capital. These challenges can be exacerbated by additional obstacles, such as the immediate and long-term effects of trauma, legal issues, and ongoing threats of violence.

Growing interest in entrepreneurship as a pathway to economic security and independence has led some domestic violence programs to develop trauma-informed business development programs that provide an array of supports such as small grants or loans, training and education, business planning, networking and mentorship, while providing supportive counseling and advocacy. Alternatively, some programs may build partnerships with business development agencies can help provide survivors with guidance and support. Whatever the approach being mindful of survivors' safety needs, addressing impacts of abuse and trauma, and taking steps to mitigate the risks must be a priority.

Accessing ESS Project Resources:

UPDATE YOUR BOOKMARKS!

ESS Project resources can now be found on IWPR's new website via the [publication finder](#). Just select Economic Security for Survivors Project under the Health and Safety issue area drop down menu. The ESS Project also has its own webinar [playlist](#) on IWPR's YouTube page.

See more about the ESS Project at our new [homepage](#).

Highlighting Program and Policy Innovations: Project Phoenix

Located in Syracuse, NY, **Project Phoenix** is a collaboration between [Vera House](#), a comprehensive domestic violence agency; the [South Side Innovation Center](#), a community based microenterprise incubator operated by the Whitman School at Syracuse University; and the [WISE Women's Business Center](#), an initiative to train and inspire women interested in launching or growing a business venture. Together, these three organizations seek to empower survivors of domestic violence through entrepreneurship and business ownership.

Project Phoenix was launched in 2012 with funding from the Verizon Foundation. To help ensure that all services provided to participating survivors were trauma-informed, Vera House trained project partners on domestic violence so that they were sensitive to survivors needs and provided empowerment based support. Common protocols were also developed across all project partners to ensure consistency.

Participants are recruited from Vera House and screened to assess interest and readiness. Survivors participating in Project Phoenix are supported by a domestic violence advocate who provides counseling and throughout the project to help ensure that their participation does not compromise their safety. Depending on level of experience, Project Phoenix participants are provided with entry level or intermediate business development training, individual business counseling, monthly networking and support opportunities, and mentoring from other business leaders in the community.

Since 2012, 60 survivors have graduated from Project Phoenix. Of those who completed their business plans, 87 percent received a \$5,000 start-up grant to start their own businesses. To listen to the ESS Project's recent webinar featuring Project Phoenix, visit our [YouTube page](#). Learn more about Project Phoenix [here](#).



New IWPR and ESS Project Resources

[The Gender Wage Gap 2016: Earnings Differences by Race and Ethnicity](#)

[Getting to the Finish Line: The Availability and Impact of Supportive Services in the Workforce Development System](#)

[Programs to Support Job Training Success: Innovations to Address Unmet Needs](#)

[College Students with Children: National and Regional Profiles](#)

[In Focus: Intersections of Stalking and Economic Security](#)

[Wealth Inequality and Asset Depletion among Single Early Baby Boomers: Differences by Gender, Race/Ethnicity and Home Ownership in Retirement](#)

Minimum Wage Increases in States Across the Country

As of January 1, 19 states increased their [minimum wage](#): Alaska, Arizona, Arkansas, California, Colorado, Connecticut, Florida, Hawaii, Maine, Massachusetts, Michigan, Missouri, Montana, New Jersey, New York, Ohio, South Dakota, Vermont, and Washington.

The following states saw the largest increases:

- Arizona's wage rose by \$1.95 to \$10
- Washington's wage rose by \$1.53 to \$11
- Maine's wage rose by \$1.5 to \$9
- Massachusetts' wage rose by \$1.00 to \$11

In addition to Washington, and Massachusetts, three other states – California, Connecticut, and Vermont - and the District of Columbia now all have minimum wages above \$10.

Wages will also increase in Maryland, Oregon, and Washington, DC, later this year.

Policy Update

Federal Policy Update

On December 16, President Obama signed the [Justice for All Reauthorization Act](#) into law. It orders evaluations of restitution and amends the federal code to require courts to order restitution and to appoint and compensate an interpreter if needed. It also addresses housing accommodations for victims, the backlog in DNA analyses and preserving evidence, and the use of discretionary funds for victim services.

Signed into law December 23, the [FY2017 National Defense Authorization Act](#) addresses sexual and domestic violence prevention and response, including data collection and reporting, investigating retaliation, access to treatment, and training.

State Policy Update

Arkansas: [HB 1420](#), which passed through the House on February 14, would instate a \$25 court fee for those convicted of domestic battery or receiving a permanent order of protection that would help fund domestic violence shelters across the state. [HB 1534](#) also passed in the House and allows a judge to order the transfer of a cell phone billing and rights to a person seeking protection in a domestic violence case.

Colorado: [HB 1035](#), allowing sexual assault and stalking survivors to break their rental leases without penalty, passed the House on February 14.

Indiana: [HB 1071](#), which authorizes victims to use an order of protection as a permit to carry a handgun and avoid waiting periods, has passed out of committee.

Michigan: Three new bills in committee would increase support for sexual assault survivors. [SB 152](#) and [153](#) address how health care providers are compensated for serving sexual assault victims. [HB 4190](#) makes a history of sexual assault admissible as evidence in a criminal case against the perpetrator.

Mississippi: [SB 2703](#) has passed out of the Senate and is under considered in the House. The law would establish domestic violence, including intimidation and control, as legal grounds for divorce.

Ohio: Introduced January 31, [SB 7](#) would overturn an Ohio Supreme Court ruling and existing loophole in state law by allowing the prosecution of offenders who knowingly violate a protection order after avoiding proper service. [HB 1](#) is in House committee and would allow dating violence victims to receive protection orders.

Oklahoma: Several bills related to domestic violence have been introduced in the House, including to create a [unified domestic violence court](#), allow the transfer of cell [phone and utility accounts](#), and re-create a [Domestic Violence Fatality Review Board](#).

Vermont: A new [paid sick leave](#) law took effect January 1, allowing employees to earn one hour of sick leave per 52 hours worked and to use up to 24 hours per year. The policy specifically cites addressing domestic and sexual violence as valid uses.

Washington: [HB 1079](#) unanimously passed through the House on February 13. It would fill legal gaps by creating a new protection order for human trafficking.

Washington, DC: [Paid family leave](#) became law without Mayor Bowser's signature, providing up to eight weeks paid for new parents, six weeks to care for family members, and two weeks of personal sick time. Benefits become available in 2020.

About the ESS Project:

The ESS Project seeks to build, protect, and restore the economic security of survivors of intimate partner violence, sexual assault, and stalking so that they may be safe and free of abuse. We provide community and justice system professionals with strategies, tools, and training to improve how policies and programs respond to the economic consequences of abuse and survivors' economic security.

Contact the ESS Team:

Sarah Gonzalez Bocinski,
Project Director,
gonzalez@iwpr.org

Malore Dusenbery,
Project Associate Director,
dusenbery@iwpr.org

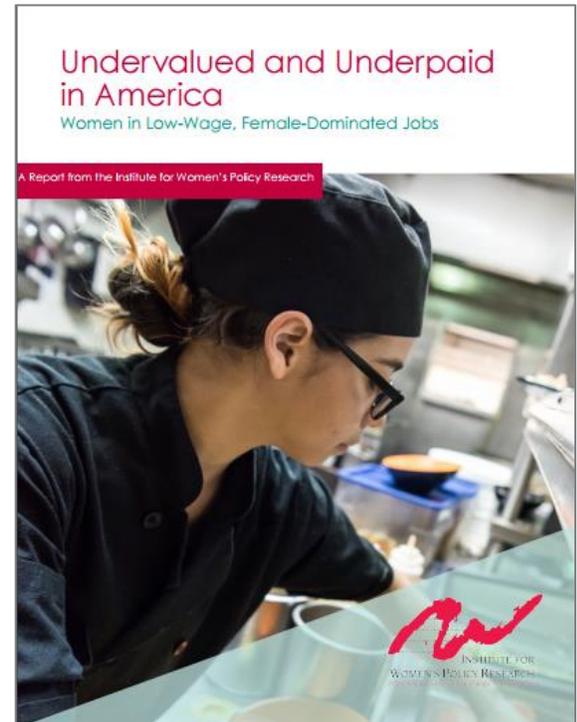
Alona Del Rosario,
Project Associate,
delrosario@iwpr.org

Gladys McLean,
Mariam K. Chamberlain
Fellow,
mclean@iwpr.org

This project was supported by Grant No. 2014-TA-AX-K433 awarded by the Office on Violence Against Women, U.S. Department of Justice. The opinions, findings, conclusions, and recommendations expressed in this publication are those of the author(s) and do not necessarily reflect the views of the Department of Justice, Office on Violence Against Women.

Women and Low-Wage Work

Recent analysis by IWPR reveals some areas of concern for women seeking economic security. [Undervalued and Underpaid in America](#) compares demographic data and indicators of economic security between 1994 and 2014, and projects growth rates of specific occupations to 2024. It focuses on 22 low-wage, female-dominated occupations, and analyzes these jobs' wages, racial and ethnic composition, share of parents and single parents, workers' educational attainment, and poverty rates and reliance on social assistance programs. Where the data allow, the report also analyzes how these indicators have changed between 1994 and 2014. The report also discusses the occupations' projected growth, and public policy choices that could improve workers' circumstances in the coming decades.



Key Findings Include:

- In 19 of these 22 growing, low-wage, female-dominated occupations, the median annual earnings for full-time work are below 200 percent of the federal poverty threshold for a family of three. In three of these occupations, the earnings are below the poverty threshold for a family of the same size.
- Workers in these occupations are better-educated than they were in 1994. Twice as many women have an associate's degree (11.7 percent in 2014 compared with 6.0 percent in 1994), bachelor's degree (11.5 percent compared with 6.3 percent), or master's, PhD, or professional degree (2.4 percent compared with 1.2 percent).
- Women of all racial and ethnic backgrounds work in these low-wage occupations, but women of color are overrepresented, and are more than four in ten (44 percent) of women workers in these occupations compared while constituting about a third (34 percent) of all women workers.
- Six in ten mothers in these jobs depend on subsidized lunch programs for their children, and a quarter rely on food stamps (SNAP), a rate four times higher than mothers in better paid jobs.

For more findings and recommendations, download the report here: [Undervalued and Underpaid in America.](#)