



Financial Resources for Women & Children, Inc.

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Lack of Access Keeps Women Stuck

By Georgia Mattison

I met a woman in one of my classes who told me that she was in a violent marriage. One of the hallmarks of this situation was that her husband had never allowed her to work. She has been out of the workforce for so many years that she finds it difficult to even begin looking for a job. Her lack of access to financial resources keeps her in a dangerous relationship.

In reflecting on her plight, the FRWC maxim seems more relevant than ever: a woman's access to money is the key to protecting her from violence.

But what is the current reality of the workplace? It is one of dangerous instability with consequences for the safety of domestic violence victims.

What is making the journey to safety more risky in terms of housing, health care, and available social services? According to Gena Hull, Court Advocate for the Morning Star Sanctuary in Nashville, Tennessee, most victims of domestic violence leave home with only the clothes on their backs.

The increased size of the monthly rent or mortgage check represents the "increasing economic risk people are assuming as housing comes to represent more and more of the typical household budget" (Jacob S. Hacker, "The Great Risk Shift"). "Housing is insurmountable for most of our shelter residents. We have transitional housing for a year. We have linked up with Habitat for Humanity to build affordable housing for us" (Gena Hull, Morning Star Sanctuary). "We are building our own affordable housing as the available stock is pretty minimal" (Stasia Lopopolo, Director, Sojourner House, Boston).

Lack of Access, continued...

Burning Bush Update (An FRWC partner)

Burning Bush is expanding its operations rapidly. The clinic, its original project, added solar power which extends clinic hours and uses.

Two hundred families are participating in micro-credit "merry-go-round" groups providing entrepreneurial opportunities.

Burning Bush is providing help to orphans being raised by grandparents. Some of these are AIDS orphans, others without parents for other reasons.

Our mission is to develop resources and services that improve the financial stability and long-term safety of women and children who have experienced family violence.

Employer-based health insurance and employer-based pensions are now part of a bygone era, according to Andrew Stern, president of the Service Employees International Union (NY Times, 8/1/07).

Not surprisingly the number of uninsured has reached 47 million in the United States (NY Times, 7/29/07). The American Cancer Society now says the primary cause for the lack of progress in cancer research is "inadequate health coverage." Inadequate health care coverage that must be covered more and more by the individual.

"The increase in costs for utilities, rent, transportation, communication (phone, internet) and child care cannot be covered with incomes earned by unskilled or minimally skilled workers. There are few low-skilled jobs, and now even the military is not an option for unskilled workers," says Stasia Lopopolo. The median income is less than it was in 2000. While wages are up slightly it is because Americans are working more hours, not because of wage increases (NY Times, 7/29/07).

Many shelter residents have never worked and the only available training is for low-paying jobs through volunteer organizations like the Christian Women's Job Corps or entry-level service jobs. Stasia Lopopolo's agency has made its own job training alliances with local health centers. Both the Nashville and Boston FRWC partners must work to overcome shelter residents' lack of work experience and on the job skills.

Domestic violence and poverty: The narratives of homeless women

Among the many reasons for homelessness, domestic violence and low-cost housing shortages experienced within a context of poverty are fundamental for low-income women living in shelters. Women interviewed in homeless and battered women's shelters in Phoenix, Arizona, describe a process of becoming homeless that usually involves . . . a pattern in their persistent poverty and battering relationships prior to becoming homeless (Jean Calterone Williams, "Frontiers," 1998).

Lack of Access, continued...

The vulnerability from lack of work experience extends also into the middle class. Stasia Lopopolo comments, "A lot of young women don't have a skill base. It's becoming a more and more difficult work environment to have no skill base."

Social services are becoming more and more limited from the public sector, and private agencies are scrambling to fill in the gaps. Welfare ceased to be an entitlement program in 1996. Eligibility is now for only two years.

Shelters like Morning Star and Sojourner now are creating their own affordable housing as both public shelter and affordable housing have less and less funding. Other services meet clients with less accessibility. The Boston Food Bank is building a new warehouse to double their private food distribution as the commonwealth of Massachusetts continues to be 51st in the country in Food Stamp participation.

Gena Hull concludes that there is no sense of any kind of stability or security especially for the women with children. Stasia Lopopolo observes that we are failing our youth by not giving them the skills to survive starting in grammar school.

Your contribution to FRWC will help women like my classmate, whose belief in the shelter of marriage might end up costing her the financial security and safety she deserves.

**Morning Star Sanctuary
Update: FRWC Nashville
Partner**

Morning Star Sanctuary's (MSS) domestic violence shelter burned recently. All the women and children living there are safe and were moved into the nearby transitional housing units. The staff and residents are coping with crowded, temporary living and office spaces, furnishings, and resources. FRWC sent \$1,000 for immediate shelter needs. The building and contents were insured and progress is being made toward rebuilding and re-opening the shelter.

Domestic violence is not just about physical force. It is about all of the ways one person can control another: money, emotion, sex, religion, children, and isolation.

The solution to domestic violence lies, in part, in helping a woman develop self-sufficiency and personal power.

Financial Resources for Women and Children, Inc. thanks all of you who give your time, your energy, your creativity and your money to realizing this solution.



**FINANCIAL
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**SEE "SURVIVING A
MONEY CRISIS:
ELEVEN STEPS"
AT
WWW.FRWC.ORG**

We're on the Web!

See us at:

www.frwc.org

Girl Scouts and Visa Team to Teach Financial Literacy

Visa USA and Girl Scouts of the USA (GSUSA) have launched money management resources developed for tween and teen girls.

"Financial literacy is the key to economic independence, but many young girls today are not getting the lessons they need through the traditional means of school and home," said Kathy Cloninger, CEO, Girl Scouts of the USA. "By developing money management skills early in life, girls will gain the confidence they need to lead them into their financial future."

"We have developed these money management resources to make it easier for parents to teach their daughters personal finance skills that will ultimately help them succeed in life," said Rosetta Jones, Director, Visa USA. "Working with Girls Scouts of the USA, we have designed materials that address everyday teen financial issues in a way that makes learning about money fun and easy."

Specifically, the program includes: *Cashin' In*, a STUDIO 2B_{SM} Focus book and an interactive Web game entitled *Making Cents of Her Life*.

While these resources are designed with teen girls in mind, anyone can obtain the materials by contacting their local Girl Scout office or calling GSUSA at (800) 221-6707.

Reprinted from www.girlscouts.org

Donations to Financial Resources for Women and Children, Inc. are tax-deductible!



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