

Summer 2011

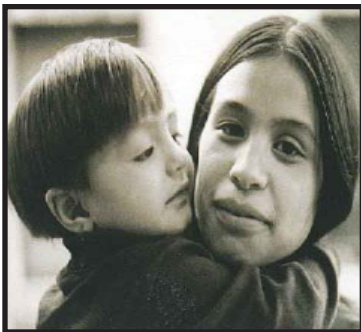
*In 2007, ICADV began the Economic Empowerment Project. Economic Abuse is a prevalent and powerful tactic used by abusers to gain power and control. The Project provides ongoing training, technical assistance, and community advocacy for advocates and survivors.*

### Illinois and the Family Violence Option

The Family Violence Option (FVO) provides survivors of domestic violence waivers from some of the strict requirements and rules they face in the welfare system. However, it is estimated that very few survivors take advantage of, or qualify for FVO and many survivors may need a review of their rights.

When Congress passed the Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA) in 1996 and changed eligibility rules for Temporary Assistance to Needy Families (TANF); the FVO was added to help protect survivors from difficult and sometimes dangerous situations. With FVO, any of the requirements of the Act—including strict employment guidelines, time limits, and the mandate to seek child support from a partner—can be waived.

Each state has discretion to decide what requirements can be waived in their state and by what process. In Illinois, the waiver includes a universal screening to domestic violence services at the TANF Office. Once the survivor has passed the screening, the FVO waivers can be applied.



For those who qualify, time limits and work activity requirements can be waived for as long as deemed necessary. Paternity establishment and child support enforcement can be waived if “good cause” exists that it could cause physical or emotional harm to the caretaker of the child. These waivers will be part of the survivor’s file and could be reassessed in the future.

For either waiver, the only evidence needed is a written statement from someone other than the survivor. Police or a government agency, for example, can provide the written statement. Other forms of acceptable statements include a court record or documentation from the domestic violence agency or other organization that the survivor has sought services in dealing with domestic violence.

Before requesting the FVO, a survivor should assess if this is the right decision. She may or may not want to disclose her abuse to the TANF caseworker. Additionally, once she has passed the screening, a domestic violence indicator flag will be placed on her file.

While the benefits of the FVO will help a survivor in many instances, it must be an individual decision. For a state-by-state comparison of what provisions may be offered by the FVO, visit [www.legalmomentum.org](http://www.legalmomentum.org).

### Student Loan Forgiveness for Public Service Workers

Student loan debt is often one of the biggest monthly expenses for both survivors and advocates. A program from the federal government could forgive student debt for those who work in public service, including those who work at domestic violence services organizations.

Under the Public Service Loan Forgiveness Program (PSLF), any student loan debt left after ten years of eligible repayment will be forgiven for those who work in “public service” for at least ten years while paying the loans; the ten years do not have to be consecutive. Unlike other forgiveness programs, “public service” has been defined broadly, and it includes agencies such as 501 (c)(3) organizations. This means that survivors or advocates who work for a nonprofit could have their outstanding debt forgiven if they qualify for the program.

Federal Stafford, Grad PLUS, or consolidation loans are eligible, but only if part of the Direct Loan Program. Private or Parent PLUS loans are not eligible, and any loans currently Guaranteed (or FFEL) must switch to a Direct Loan Program. Loans must be on one of three repayment plans: the Income Contingent Plan, the Standard (10 year) Repayment Plan or the Income Based Repayment Plan. For loans already consolidated or on another repayment plan, one can apply to change to one of the three eligible plans.

Only payments made after October 1, 2007 qualify; so the earliest any debt will be forgiven under this program will be in October, 2017. At this time, there is not yet an official application for the PSLF. To apply for the IBR Plan, contact your lender directly. For information on these programs, please visit [www.ibrinfo.org](http://www.ibrinfo.org) or [www.studentaid.ed.gov](http://www.studentaid.ed.gov).

**Kelly Goodall**, Director of Economic Empowerment

[economic@ilcadv.org](mailto:economic@ilcadv.org)

ICADV is a **501(c)(3) not-for-profit organization.**

## Credit Reports with an ITIN

The information on a credit report can be integral to obtaining financial independence. Immigrant survivors often have difficulty acquiring information about their credit history. However, it is possible for a survivor with an Individual Taxpayer Identification Number (ITIN) to obtain a free copy of her credit report. According to [annualcreditreport.com](http://annualcreditreport.com), this report is available only through the mail, not online.

The survivor needs to download a copy of the *Request Form* from their website, enter her ITIN number in the space provided for the Social Security Number, and send the form through fax or mail. This is a longer process; the report should be mailed back to the survivor within a few weeks.

For survivors with an ITIN, the process to repair or improve a credit report and score should be relatively the same as survivors with a SSN. The largest obstacle will be finding banks and other financial institutions who have credit cards, loans and financial products available for those with an ITIN. However, the same guidelines for what influences a credit report applies, whether someone has an ITIN or an SSN.

## Survivors and Unemployment

Often, survivors of domestic violence need to leave their jobs because of the circumstances caused by the violence in their lives. In many states, they are ineligible for Unemployment Insurance Benefits because they technically chose to leave work voluntarily without “good cause” or because they were discharged from the position for “misconduct.” However, in Illinois a law can protect a survivor in this instance and help her gain access to unemployment benefits.

In Illinois, the survivor is not automatically ineligible for unemployment benefits if she had to leave her work due to domestic violence “where the violence caused the individual to reasonably believe that continued employment would jeopardize their safety or that of their spouse, minor child or parent.” She must give written or verbal notice to her employer of the reason she is leaving work. She must also provide documentation to the employer of the violence; this could include an order of protection, a police report, medical records, or evidence from a counselor, shelter worker, healthcare worker, clergy member or attorney. The employer must keep evidence confidential unless given consent by the survivor to share the information.



Also note, even if the survivor lives or works in a state that does not have law similar to this, she may still be able to receive unemployment benefits under regulations, case law or other provisions.

## Spring Economic Empowerment Trainings

This spring, ICADV held five regional trainings of the Allstate/NNEDV “Moving Ahead Through Financial Management” financial education curriculum. These trainings were provided through a grant from the Allstate Foundation. This is the second year that ICADV has received this grant to train domestic violence advocates in Illinois.



The “Moving Ahead” curriculum has five hour-long sections that cover basic budgeting, credit repair, and banking with a specific focus on survivors of domestic violence.

Many Illinois programs find the curriculum and its shorter presentation easy to incorporate into their existing support group structure; for other programs, the information is a great addition to their Realizing Your Economic Action Plan (REAP) financial education. Seventy-five advocates from around the state attended one of the day-long trainings in Mt. Vernon, Springfield, Aurora, Chicago or Macomb.

Overall, advocates enjoyed the training and found it helpful in their day-to-day work. Feedback from attendees included, “the whole program helped me as a professional [learn] how to better assist my clients as well as information to run a group,” and “I feel empowered and have more knowledge to present this information to survivors.”

For more information about upcoming trainings from ICADV, please visit our website at [www.ilcadv.org](http://www.ilcadv.org)

## Illinois State Treasurer Smart Women, Smart Money Conference

Dollars and Sense Inc. and the Illinois State Treasurer are once again hosting a series of Smart Women Smart Money Conferences throughout Illinois. These free, full day events are open to the public and a great way to learn more about economic opportunities and topics.

Topics included information on investing, general money management, time management and retirement. Conferences were held in the Metro East area in May and in Springfield in June. Upcoming conferences include Bloomington, Tinley Park and Chicago later this year.

The Economic Empowerment Project has been pleased to attend each of these conferences to help educate the public more about economic abuse and domestic violence.

For more information about upcoming conference dates, visit [www.treasurer.il.gov](http://www.treasurer.il.gov).