



ILLINOIS COALITION  
AGAINST DOMESTIC VIOLENCE

One Mission, One Voice

# ECONOMIC EMPOWERMENT

Spring 2012

## PROJECT UPDATE

*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.*

### Survivor Finds Support After Years of Financial Abuse

Ten years ago, Sunny (name has been changed) immigrated to Chicago from Korea with 15 years of experience as a hair stylist and soon opened her own salon in the city. She moved here without any friends or family and thought she had found a new community when she married and moved in with her parents-in-law and brother-in-law.

Things soon changed. Sunny found herself working 12 to 14 hours each day at her salon. Her husband and in-laws literally demanded every penny of her earnings, and forced her to work as their maid when she was home. They ridiculed her, criticized her and controlled her completely using both emotional and financial abuse. With two small children and no savings, she had a hard time seeing a way out. In the summer of 2010, Sunny left her in-laws house and temporarily moved herself and her children into the salon. Eventually, she found herself seeking support from Korean American Women in Need (KANWIN). After staying in the shelter for several weeks and with the support of friends and her church, she was able to rent a one bedroom apartment for the three of them.

More than a year later, Sunny still owned her salon, but was struggling. She knew that for the safety and independence of herself and her children, she had to keep the salon going. But, her traditionally Korean neighborhood was changing and many of her clients were moving further away. She wanted to have some stability for her children and made a commitment to stay in the neighborhood. Due to shrinking cliental, she had not been able to make any improvements to the salon, since it had opened. Salon chairs were uncomfortable, worn down and barely held together with duct tape.

Through her advocate at KANWIN, Sunny learned about Web of Benefit, an organization that offers small self-sufficiency grants for survivors living in Cook County and the Boston area. She knew she needed to do something to maintain her customer base and keep new customers coming back, yet she also knew that she could not raise prices. With the assistance of Web of Benefit, she has been able to purchase a new salon chair for patrons. The chair is modern, colorful, and comfortable; it brightens the whole space.

After many years of abuse, Sunny had no self-esteem. This small amount of money renewed and empowered her. She feels that someone believed in her abilities and recognized the strong individual that she is.

Today, Sunny has big dreams for her future. The salon is clearly a space for her family, children's toys, books and her son's pet turtle fill one corner of the salon. The new chair is installed and in use, and another will be purchased soon. Her customers are supportive and have in some ways become a new extended family. "It can be extremely difficult," said Sunny, "but I am doing it."

Her first priority are her children; she wants them to grow up with healthy minds and spirits. Sunny has bigger dreams too. Once her children are adults and have completed college, she would like to have enough savings to open an "elegant" salon with employees, so she doesn't have to do everything herself. "I hope to give back to society what they have given to me. Even today, I have not given up my hope. I feel like I am really free. I feel very light."



### ICADV Introduces the Emergency Victims Assistance Fund

ICADV is very excited to announce The Emergency Victims Assistance Fund (EAVF) Program. Beginning in April, 2012, this program will offer small, emergency assistance grants to survivors of domestic violence in Illinois. These grants, worth up to \$200, will be provided to assist survivors in achieving economic self-sufficiency. Funds permitting, ICADV will take applications for these grants three times per year. Only applications from an ICADV Member Voting Agency will be accepted. Please look for future announcements, including deadlines and application procedures, about this new and exciting program.

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## ICADV Receives Grant from the Allstate Foundation for Employment Program

ICADV is pleased to be the recipient of 2011 Financial Empowerment Grant from the Allstate Foundation's Moving Ahead Financial Empowerment Grant Program. This is a unique, competitive grant program focused on the development and implementation of financial empowerment services for survivors. ICADV's program focuses on job readiness and job training. This grant will support Career Club, an employment curriculum created specifically for survivors of domestic violence, which incorporates basic financial education.



Career Club (originally called Job Club) was first conducted at Family Shelter Services in Dupage County. A volunteer graduate student took the traditional job club model and adapted the curriculum to greater address the needs of survivors. The intensive five week program was a great success, with survivors feeling more empowered and many gaining new or better employment. However, one of the many things that the Economic Empowerment Project has learned is that the diversity of population and access in Illinois also means that programs often have to be modified to best meet the needs of survivors in different parts of the state. ICADV's proposal was to pilot Career Club with other agencies in Illinois and work with Family Shelter Services to incorporate the Allstate Foundation's Moving Ahead Through Financial Management financial education curriculum into the model. Through Career Club, Family Shelter Services will add a financial literacy component to its already successful group structure and find ways to expand the program to more survivors in its area. At the same time, two other ICADV member agencies, Oasis Women's Center in Alton and Apna Ghar in Chicago, will take the Career Club model, with the addition of financial literacy, and pilot it in their communities. By learning how this program can be best adapted for survivors living in more rural areas, survivors living in more urban areas, and immigrant survivors, ICADV will gain an understanding of how this could work in all areas of Illinois.

Career Club will create a complete, comprehensive program for unemployed and underemployed survivors in Illinois. The intent is to build upon the already strong foundation of economic empowerment work gained in the last several years. This program, paired with the Moving Ahead Through Financial Management curriculum, will give survivors additional skills and further them on the road to economic independence. The pilot is currently in progress and ICADV plans to share the results later this year.

## Civil Unions and Domestic Violence

In June of 2011, the Illinois Civil Unions Act took effect. Civil unions are available to both same sex couples and heterosexual couples, and its provisions could have an effect on domestic violence survivors and their partners.

Under the law, couples who enter into a civil union are entitled to the same legal treatment under Illinois law given to spouses. This means that partners do not have to testify against each other in court, could be entitled to survivor pension benefits, have hospital visitation rights and the ability to make health care decisions about their partner, and receive the same rights of inheritance as a spouse. Children of couples in a civil union are treated the same as children of married couples, although it is often recommended that a non-biological or non-adoptive parent seek a second parent adoption.

While this is not legally a marriage, exiting a civil union is the same process: annulment or divorce. And, the same property divisions are applied when the union is ended. If the couple is seeking a divorce from their civil union, they can legally ask for alimony and all the assets and debts of the couple will be divided. Partners in a civil union are liable to support their partner just as they support a spouse. The couple is subject to the "Illinois Family Expense Act", meaning that both are responsible for "expenses of the family" and "education of the children".

The law can also affect filing state taxes. For Illinois state taxes, the couple can file as either a married couple filing a joint return or a married couple filing separately. This does not change how the couple files their Federal tax returns, but they can be filed differently. Also, if a couple of the same-sex is married or enters into a civil union in another state, it will be recognized as a civil union in Illinois.

Another possible benefit is that a civil union can allow someone to keep the pension of a deceased or divorced spouse. Please note that if you have a domestic partnership, this does not mean that you automatically have a civil union and if you have previously been married or part of a civil union, you should bring proof of divorce to the City Clerk's office.

For more information about civil unions in Illinois, visit Illinois Legal Aid or Lambda Legal.

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