

A Fresh Start Fund
White Paper Research Paper
Kosciusko Leadership Academy
2019



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I. Executive Summary

Domestic abuse is a nationwide problem that affects women, men, and children. This paper discusses domestic abuse taking place in Kosciusko County. Additionally, it defines domestic abuse as well as programs and assistance in Kosciusko County, available to those who qualify.

Financial abuse is one of the main reason's victims do not leave their abuser. A Fresh Start Fund would focus on victims of domestic abuse who are unable to reach out for assistance or do not qualify for any available programs. They typically have moderate incomes and live under what is called "a veil of silence".

The fund would be designed as a one-time grant to assist in covering basic needs. The grant would be need based, not income based. The grant would assist with deposits, car repairs, school fees, clothes, food, medical expenses, etc.

Sustaining the fund would include fundraisers, donations, and a pay-it-forward incentive for those who have been helped, to help someone else. It is said that victims of domestic abuse, that can liberate themselves and their children with financial stability, are more likely to succeed.

II. Domestic Abuse Definition

Domestic abuse is a pattern of coercive, controlling behavior that is a pervasive life-threatening crime affecting people in all our communities regardless of gender, age, sexual orientation, race, ethnicity, religion, social standing, and immigration status.

III. Domestic Abuse Characteristics

Domestic abuse has many forms. There is physical, emotional/mental, sexual, technical, and financial. Some victims may experience one or two types of abuse. Some will experience all forms.

Physical abuse is the most visible form of abuse. Often the victim will have bruises or marks. Some will attempt to cover or hide the marks. Physical abuse uses fear to keep the victim in the situation.

Emotional abuse is used to tear down the victim's self-esteem. Name calling is a specific form of emotional abuse where the abuser tells the victim they are pathetic, worthless, or stupid. Over time, this makes the victim feel they are not smart enough to survive without the abuser.

Sexual abuse is another form of abuse that uses fear to manipulate the victim. This causes the victim to lose self-worth and live in fear.

Financial abuse uses money and stability to control a victim. Often, the abuser controls the finances, limiting the victim's access to funds. This keeps the victim from accessing money to get out of the situation.

Additionally, there is technological abuse. Abusers can monitor phone conversations, text messages, and locations. The abuser uses technology to see who the victim talks to and where the victim is.

All the above forms of abuse are used to control the victim. They are used to control the situation and give the abuser power. The abusers also alienate the victim from friends and family, removing any type of emotional or financial support for victim.

IV. Economics

Domestic abuse affects every social economic group. Abuse is not based on income. A person of wealth can be abused just as easily as a person who has very little. However, if the victim meets the poverty income criteria, there are many financial services available to them.

1. Legal Services
2. Housing
3. Department of Family Services
 - a. Food (ebt card)
 - b. Insurance (Medicaid)
 - c. Monthly checks (tanif)
4. School Resources
 - a. Free/Reduced lunch
 - b. Free/Reduced books
5. Counseling
6. Local community services

If the victim is wealthy, they too have services available to them. They can afford to hire an attorney to protect their assets, enabling them to leave the situation.

The middle-class victim is “falling through the cracks”. They are staying in abusive situations because they cannot afford to leave. They have decent incomes and can afford to sustain a life away from their abuser. It is the initial set up costs of a new life that are keeping them in the abusive situation. They do not qualify for many types of assistance.

Here is an example of the income criteria to qualify for assistance.

According to the US Poverty Guidelines, if the victim has two children, their yearly income would need to be below \$21,330.00 to qualify for many

services. This averages to \$10.25 per hour, full-time.

2019 POVERTY GUIDELINES FOR THE 48 CONTIGUOUS STATES AND THE DISTRICT OF COLUMBIA	
PERSONS IN FAMILY/HOUSEHOLD	POVERTY GUIDELINE
For families/households with more than 8 persons, add \$4,420 for each additional person.	
1	\$12,490
2	\$16,910
3	\$21,330
4	\$25,750
5	\$30,170
6	\$34,590
7	\$39,010
8	\$43,430

V. Kosciusko County Domestic Abuse

Domestic abuse accounts for approximately 40% of the cases filed in Kosciusko County. Domestic abuse affects people of every income level. In most of the cases, the victims are women. However, there are also reports of men being abused.

There is a misconception in our society that believes domestic abuse only affects lower income families. To support this misconception, the Victims Advocate for Kosciusko County stated, there are not very many cases that are filed by middle class.

The issue is that many of middle class do not seek help. They do not call the police and they do not leave. According to Forbes, middle class domestic abuse victims are living in what is called “The Veil of Silence”. There are many professional women who are suffering in silence. Many victims have children, jobs, nice homes, and vehicles. They are ashamed and do not want people to know that this is happening to them.

For many, the shame comes from years of building abuse. No one typically goes into a marriage with the expectation of being abused. Over time, the abuser gains control by lowering the victims self-esteem. This can be emotional by name calling or consistent demeaning. It can be physical, instilling fear and using threats to control the victim. Technology can be used to monitor conversations and track the victim. However, one of the number one reasons victims do not leave their abuser is financial abuse. The victim may have gainful employment, but the abuser controls the finances. They monitor the bank accounts, giving the victim only what is needed to support the household. All the abuse listed above can make the victim feel helpless and make it impossible for a victim to leave and be able to sustain the life their children are accustomed to living.

Most of the victims that file reports have income levels that meet or are below the US poverty guidelines. Thus, qualifying them to receive different types of assistance.

VI. Kosciusko County Domestic Abuse Resources

The Beaman Home is an excellent resource for victims of abuse. They do not base assistance on income. All abuse victims are welcome. Last year, the Beaman Home serviced nearly 300 abuse victims. They provide shelter, clothing, food, transportation and many other services to help the victim start a new life. They even offer a rapid re-housing program, which only requires a week stay and it is resourced through HUD. However, many middle income victims do not qualify for HUD housing.

Fellowship Mission is another resource for victims. Last year the mission serviced 25 to 30 victims of domestic abuse. Approximately 30% of the victims that were serviced, were from middle class incomes.

Kosciusko County also has many other resources that provide assistance. They are United Way, Combined Community Services, Our Father's House, City/County Trustees, and local churches. Some of these resources have income guidelines, some do not.

VII: **The Fresh Start Fund**

This is where the “Fresh Start Fund” begins. The first few months after leaving an abusive situation are crucial to the success of starting a new life for the victims. The Fresh Start Fund would be designed to help victims of domestic abuse who have income to sustain a new life, but do not necessarily have the means to get started. Sometimes when a person leaves an abusive situation, they leave with only the basic needs. Things they could carry. They may need deposits for housing and utilities and basic living items such as food and clothing. Some victims are able to meet the guidelines for assistance and others have incomes that exceed any type of financial need. However, there are those who are falling through the cracks and do not qualify for assistance. Typically, the victims that fall into this category have moderate income and have children.

There is a higher success rate for a new life when the victim’s financial needs are met. The fresh start fund would help the victim be successful and would also include a pay it forward option, for the victims reimburse the fund, when and if they are able. This helps to rebuild the victim’s dignity and self-esteem. They would be doing for others, what was done for them.

The “Fresh Start Fund” will not always be successful. There will be times when despite all efforts, a victim will return to an abusive situation. If one person is successful because of the fund, then we are one person closer to a better society.

The “Fresh Start Fund” would be considered a non-profit organization. A non-profit organization has guidelines that must be met. In order to make sure that all of guidelines are met, it is a good idea to hire an attorney to assist with paperwork. The start-up costs can range from \$2500-\$5000.

1. Choose a business name
2. Incorporate online or by phone
3. Apply for IRS tax exemption
4. Apply for state tax exemption
5. Draft bylaws

6. Appoint Directors
7. Hold a meeting of the board
8. Obtain any necessary licenses and permits

In order to have a successful non-profit organization, an effective board is a must. The board should be chosen carefully, making sure that everyone understands the mission of the organization. They also need to adhere to the responsibilities and expectations for the organization. An ideal group would be an attorney, a financial advisor, a domestic violence counselor and someone who specializes in human relations. Selecting people with positive ties to the community will help create a successful non-profit organization.

An application process would need to be created. The application process would be based on need, not income. Unfortunately, this would eliminate some potential grants. The income for the organization would be limited to private donations and fundraisers. This is why it is important to select board members with positive ties to the community.

VIII: Closing Statement

We are fortunate to live in a community that has an abundance of agencies willing to help people. We have the Beaman Home, United Way, Combined Community Services, Kosciusko Community Foundation, Fellowship Mission, local churches, and the list goes on. Not to mention, people who live and work in our community are always seeking opportunities to better our community. All of these agencies are a valuable asset to our community and should be commended for the assistance they provide.

Essentially, The Fresh Start Fund is more than just giving money to anyone who claims to be a victim of domestic abuse. It would bring a voice. A voice that says domestic abuse at any income level, is unacceptable. It would let victims who think they are helpless, know that there is help and that our community cares.

The reason this fund is necessary, is unfortunate. The middle class do not always qualify for many of the services or do not seek the assistance of these agencies due to pride or embarrassment. There is a sense of dignity that

comes, when a victim is able to remove themselves and their children from an abusive situation. They are no longer a victim, they are a survivor. They would realize that they are not alone and there is a support system. This fund would help build the loss of self-esteem and confidence. The survivor could also become part of the organization, volunteering for fundraisers. When they become financially stable, they could also donate to the fund to help others in need.

Sources

<https://centerforfamilyjustice.org/faq/domestic-violence/>

<https://aspe.hhs.gov/poverty-guidelines>

Kosciusko County Victims Advocate

The Beaman Home

Fellowship mission

Forbes Magazine

The Daily Beast

People.com

The Warsaw Police Department

Domestic Abuse Victims

BoardSource