April 15, 2015

Re: LD 368: An Act To Integrate the State's General Assistance and Temporary Assistance for Needy Families Programs

Senator Brakey, Representative Gattine, and members of the Committee:

My name is Regina Rooney, and I represent the Maine Coalition to End Domestic Violence. I am here to provide information in opposition to LD 368: An Act To Integrate the State's General Assistance and Temporary Assistance for Needy Families Programs.

While I will restrict my testimony to LD 368, I would note that several of the bills before us today share a theme: they place more limitations on the way that Maine's economic safety net can be accessed. I have provided written testimony on LD 1037, as well. Our concerns around that bill are very similar to our concerns with this one: that setting up timeframes for when a person can access assistance is harmful to victims of abuse, whose complex circumstances do not fit within neat timeframes.

MCEDV recognizes the importance of a safety net flexible enough to meet the evolving needs of victims. General Assistance (GA) is a vital part of that net.

Leaving an abusive relationship is a process. It takes the average person seven times before they leave for good. They are pulled back to the relationship for many reasons—fear, concerns for the children, hopes that things will be different. But the most frequently cited reason for why they go back to the abuser—or why they don't feel they can leave in the first place— is financial hardship. The ability to maintain safe and stable housing, to support their families, to manage the household finances: these are all critical factors in the decision-making process. According to the Allstate Foundation:

Research shows that lacking financial knowledge and resources are the main reasons why victims of domestic violence return to or remain in relationships with their abusers. This type of abuse - called financial abuse - affects tens of thousands of women each year. (Allstate Foundation, 2012)

Often, the economic barriers victims meet are what send them back to their abusers, again and again.

It can take years for someone to leave an abusive relationship, to say nothing of the journey they then go on to establish a new life in which they are self-sufficient. Why does it take so long? Because economic isolation and control are a key part of the pattern of domestic abuse. Abusers frequently deny their victims the ability to work, to gain job skills and experience, or to get the education that could give them more options. They keep them from knowing about how to access or manage finances, and they destroy their partners' credit histories. I always think of the woman I met in my earliest days doing this work, who told me that before coming to the shelter, her level of financial literacy was so low that the advocates had to teach her how to write a check. She had never managed her own money before in her life, and was starting over at square one, with two young children who depended on her and none of the basic financial skills adults need to succeed.

When we consider this proposal, we must consider the impact it will have on victims of abuse, who not only depend on the social safety net for support when they are most vulnerable, but who also may need that support for an extended period of time. Maintaining separate eligibility timeframes around TANF and GA makes sense for victims. The safety net's components have to be woven together to make survival possible—if you take away one component then you jeopardize the entire system's capacity to work for people. LD 368 would leave many victims with literally no place within the safety net to turn. And when we make it more difficult for victims to access the safety net they depend on to meet their and their children's basic needs, we make it more likely that that victim will decide that there are no options other than to live with the abuse. National research bears this out.

It is unconscionable to say that you want to support victims of abuse, and then give them inadequate resources with which to work in their process of achieving safety and self-sufficiency. If there is fraud in the system, then the system must deal directly with that misuse. Let us not construct policy that attempts to deal with a minority of cases, and in doing so cripples the efforts of so many of our most vulnerable neighbors as they seek safe, sustainable lives.

Thank you for your attention to this issue.