

Concept Letter

The [REDACTED] respectfully requests a \$ [REDACTED] grant from The Jewish Women's Foundation of New York for [REDACTED]'s Economic Empowerment Project. This grant will be utilized to assist newly divorced and separated Jewish women in New York with obtaining the resources and opportunities necessary for economic independence including legal, financial and vocational assistance.

Organization Mission

Founded in 1990, [REDACTED] offers free legal assistance to those who need it the most. [REDACTED] specializes in helping clients who have multiple legal issues and cannot afford legal consultation or representation.

Utilizing a strong volunteer corps and the skills of both staff and pro bono attorneys, in 2003 [REDACTED] helped 19,993 individuals and their families with legal issues including obtaining governmental benefits, child support and spousal abuse protections; securing Special Education placements and filing Holocaust compensation claims and appeals.

[REDACTED]'s Family Law Unit offers consultation and representation to clients seeking assistance with contested and uncontested divorces, domestic violence, child and spousal support, visitation, custody, foster care and other family issues. Last year alone, the Unit assisted more than 250 women and children.

Need & Solution

Divorce and marital separation are at an all time high in the United States, a trend that has affected the Jewish community as well. When a marriage dissolves, more often it is the woman who suffers financial hardships, while the man's standard of living actually increases. Research on a woman's quality of life after a divorce or separation reveals that her household income often drops substantially in the months after a divorce and generally, it will take several years for a woman's income to return to pre-divorce levels. In addition to a drop in their standard of living, women often experience difficulties affording their legal counsel, especially during lengthy battles for custody or equitable distribution of possessions.

Divorce can be economically shattering for women who did not work while married or whose employment was only part-time. Suddenly confronted with the need for a new home, a job (and any requisite training or education), childcare and medical insurance, these women often have no where to turn. Even for those women who are employed, divorce can create economic turmoil as they suddenly face the loss of household income and economic changes ranging from filing taxes to healthcare coverage.

In many families, bill paying and budgeting are the husband's responsibility and women are suddenly faced with having to pay bills and manage their money. Difficult to do even with a two-person income and in a strong economy, the task is particularly daunting when one's income is suddenly halved or for families who were economically strapped before the divorce.

The problem is especially acute for Jewish women in the New York metropolitan area. Recent research reveals that more than 13% of Jewish households are considered poor and even more are considered near-poor. Due to one of the highest unemployment rates and costs of living in the nation, newly divorced and separated women often find themselves desperately needing vocational, financial and legal support. However, most of the assistance they require is unavailable due to prohibitive costs or recipient restrictions.

As an innovative solution based on real-time needs, [REDACTED]'s Economic Empowerment Project seeks to assist newly divorced and separated Jewish women in the New York metropolitan area. Providing free legal assistance on a variety of issues including orders of protection, securing child custody and support and accessing governmental benefits, the Project assists poor and working poor women who have recently divorced or separated to obtain economic resources and support.

The Economic Empowerment Project also works to network women with financial experts and vocational counselors. Recognizing the need for economic independence and financial stability for recently divorced women, the Project creates the opportunity for women to obtain the educational assistance and vocational training they need to increase their competency and become self-sufficient.

Due to the need for this assistance, [REDACTED]'s target population for these services is not limited to a specific age. Rather, recognizing the need for these services may arise at any point in a woman's life; [REDACTED] offers these services to any woman who requires assistance as well as women who are considering seeking a divorce or separation.

Related to Mission of JWF

As an innovative assistance-offering and opportunity-creating program, [REDACTED]'s Women's Empowerment Project is directly related to the mission of the Jewish Women's Foundation. The Empowerment Project offers the legal assistance women need to obtain economic independence and work towards assuming full responsibility for their economic situations. Meeting an unmet social and economic need of Jewish women, [REDACTED]'s Economic Empowerment Project provides the support women need to obtain personal empowerment.

[REDACTED] is seeking a grant of \$ [REDACTED] to assist with financing the [REDACTED] of [REDACTED] to operate the Economic Empowerment Project and meet the program objectives including:

- Provide legal assistance and/ or representation for [REDACTED] newly divorced or separated women
- Provide outreach to Jewish women's agencies and domestic violence shelters
- Provide educational seminars to community groups on issues related to divorce and financial self-sufficiency
- Provide referrals to vocational, tax and financial experts to fully assist the population.

Budget

The requested \$ [REDACTED] from The Jewish Women's Foundation will be utilized to subsidize the cost of a fulltime attorney dedicated to helping newly divorced and separated Jewish women in New York secure the resources, benefits and protections they desperately need and are entitled to. Matching and additional funding will be sought.

Conclusion

Divorce can be disastrous for women of all socioeconomic groups. However, for poor and near-poor women who are lacking the vocational background necessary to support their families and themselves, divorce can be economically devastating. The [REDACTED] Economic Empowerment project seeks to change this trend and provide women with the legal assistance, vocational resources and financial knowledge necessary for economic independence and future success.