

Economic Abuse

The Untold Cost of Domestic Violence

October 2012



Office of the Manhattan
Borough President

Scott M. Stringer
Manhattan Borough President



**Sakhi for
South Asian Women**



**Cornell University
ILR School**

THE WORKER INSTITUTE
ADVANCING WORKER RIGHTS AND COLLECTIVE REPRESENTATION

ACKNOWLEDGEMENTS

Borough President Stringer would like to thank Policy Analyst Shira Gans, who was the primary researcher and writer of this report. He is also grateful to co-author Tiloma Jayasinghe, Executive Director, and the staff of Sakhi for South Asian Women who first focused the Office's attention on the issue of economic abuse and whose partnership was critical in producing this report. Special thanks also to KC Wagner, Co-Chair, Equity at Work Initiative and the Worker Institute at Cornell IRL for their generosity in providing technical assistance and sharing resources that made the survey possible and to Andrew Kalloch, Policy Analyst, for his contributions to the legal context in this report.

The content of this report could not have been developed without the dedication and passion of the Borough President's Domestic Violence Task Force and the leadership of Hilary Nemchik, Director of External Affairs and Events and Chair of the Task Force, as well as all the domestic violence service agencies that participated in this survey, including but not limited to: Barrier Free Living, Inc., Center Against Domestic Violence, Children's Aid Society, Crime Victims Treatment Center - St. Luke's-Roosevelt Hospital, Day One, Good Shepherd Services - Safe Homes Project, Help USA, inMotion, Inc., New York Asian Women's Center, Northern Manhattan Improvement Corporation, Safe Horizon, Sisterlink (CAPC), STEPS to End Family Violence, Korean American Family Service Center, Legal Aid Society, Urban Women's Retreat - Urban Resource Institute, Violence Intervention Program, Women Beyond Survival, New Destiny Housing, YWCA of Brooklyn, and Sanctuary for Families.

The Borough President would also like to thank Dora Galacatos of the Feerick Center for Social Justice at Fordham University, Laura Russell of Legal Aid Society, Erika Sussman and Sara Shoener at the Center for Survivor Agency and Justice, Becky Smith and Ambika Panday of The Financial Clinic, Catherine Trapani of New Destiny and the Domestic Violence Economic Justice, and Gwen Wright of the New York State Office for the Prevention of Domestic Violence, for their valuable input, edits, and guidance. The Borough President would also like to thank Susan Wile-Schwarz for her work in developing the survey instrument.

Borough President Stringer also recognizes the contributions made to this report by his staff: Rose Pierre-Louis (Deputy Borough President), David Saltonstall (Director of Policy and Research), Stephen Corson (Deputy Director of Policy), Jessica Silver (Director of Community Affairs), Alaina Gilligo (Chief of Staff), Caesar-Robert Alfano (Graphic Artist), Josh Getlin (Director of Communications), Audrey Gelman (Press Secretary), Sascha Owen (Deputy Chief of Staff), Sara Valenzuela (Intergovernmental Affairs Liaison) and Shaan Khan (Senior Advisor).

ABOUT REPORT PARTNERS

This report is a partnership between the Office of Manhattan Borough President Scott M. Stringer, Sakhi for South Asian Women, and the Worker Institute at Cornell.

During his nearly three decades of public service, Manhattan Borough President Scott M. Stringer has achieved tangible results for New Yorkers by forging diverse coalitions and addressing the City's most enduring urban challenges. He has dedicated himself to making New York City more affordable and livable, tackling issues such as housing, school overcrowding, public safety, balanced development, sustainability, and equal opportunities for underserved communities.

This report is an outgrowth of the Manhattan Borough President's Domestic Violence Task Force and his financial empowerment initiative, Bank On Manhattan - a public/private partnership that helps unbanked New Yorkers open low-cost, safe checking accounts. Since launching, Bank On Manhattan has helped over 7,300 New Yorkers open accounts and has provided financial education to over 800 individuals. Additionally, Bank On Manhattan has partnered with many domestic violence service providers, giving them the resources and tools to provide financial education workshops for their clients.

The Manhattan Borough President's Domestic Violence Task Force aims to combat all forms of gender-based violence in New York City. It includes representatives from non-profit and advocacy organizations, government agencies and survivors and convenes on a monthly basis to discuss issues relating to gender-based violence in the city. The task force promotes awareness-raising events and serves as a sounding board for policy recommendations and legislative agendas. With a membership of over 50 organizations and 200 individuals, the task force offers a network for sharing ideas and information about programming and events.

Sakhi for South Asian Women exists to end violence against women. Sakhi unites survivors, communities, and institutions to eradicate domestic violence and work together to create strong and healthy communities. The organization uses an integrated approach that combines support and empowerment through service delivery, community engagement, advocacy, and policy initiatives. Through workshops, trainings and services that help them better access employment, public benefits and other forms of support, Sakhi provides survivors of violence with opportunities to build skills that strengthen their capacity to be secure and self-sufficient.

The Worker Institute at Cornell ILR is a broad forum for research and education on contemporary labor issues, dedicated to promoting innovative thinking and solutions for problems related to work, economy, and society. The Institute brings together researchers, educators and students with practitioners in labor, business, and policymaking.

TABLE OF CONTENTS

I.	EXECUTIVE SUMMARY.....	1
II.	INTRODUCTION & BACKGROUND ON ECONOMIC ABUSE.....	3
III.	RESULTS OF SURVEY.....	4
	A. Overview of Findings.....	4
	B. Demographics of Respondent Client-Base.....	5
	C. Forms of Economic Abuse.....	6
	Theft.....	6
	Personal Documents.....	6
	Bank and Credit Card Accounts.....	6
	D. Consequences of Economic Abuse.....	7
	Addressing Consequences of Economic Abuse: Service Provider Experience.....	8
	Addressing Consequences of Economic Abuse: Survivor Experience.....	9
IV.	DISCUSSION& ANALYSIS.....	10
V.	STATE OF THE LAW: PROTECTIONS FOR VICTIMS OF DOMESTIC VIOLENCE IN NEW YORK.....	10
	A. New York State and City Laws Banning Discrimination Against Domestic Violence Survivors.....	10
	B. New York City, State and Federal Laws Protecting Economic Interests of Domestic Violence State and City Laws Banning Discrimination Against Domestic Violence Survivors.....	11
	Unemployment Benefits	11
	Temporary Assistance for Needy Families (TANF).....	11
	Social Security Numbers	11
	Protection of Rent-Controlled Housing and/or Public Housing/Section 8 Status.....	11
	Shelter	12
	No Fees for Service of Orders of Protection.....	12
	Free Credit Report Freeze.....	12
	Taxes: “Innocent Spouse Relief,” “Separation of Liability Relief,” and “Equitable Relief”.....	12
	C. Room for Improvement: Gaps in Federal/New York State Law.....	12
VI.	BEST PRACTICES.....	13
	A. Legal Services for Economic Abuse Survivors.....	13
	DV-CLARO Pilot Project.....	13
	Consumer Rights for Domestic Violence Survivors Initiative, Center for Survivor Agency and Justice	14
	B. Financial Development Capacity Building for Domestic Violence Service Providers	14
	Ready, Set, Greenlight	14
	The Financial Clinic’s Capacity Building Services.....	15
	New York City Domestic Violence Economic Justice Taskforce.....	15
	Fordham Law School’s Feerick Center for Social Justice.....	15
	Financial Social Work Initiative (FSWI), University of Maryland School of Social Work.....	15
	C. Financial Education for Domestic Violence Survivors.....	16
	Moving Ahead Through Financial Management, The Allstate Foundation.....	16
	D. Individual Development Accounts for Domestic Violence Survivors	16
	Car IDA, Kentucky Domestic Violence Association.....	17
	REAP IDA, Redevelopment Opportunities for Women.....	17
VII.	RECOMMENDATIONS.....	17
VIII.	METHODOLOGY.....	20
IX.	APPENDIX I : SURVEY INSTRUMENT.....	23
X.	APPENDIX II: DETAILED DEMOGRAPHIC INFORMATION OF RESPONDENTS.....	30
XI.	APPENDIX III: EXPERT INTERVIEWS.....	33
XII.	APPENDIX IV: DVEJ Best Practices For Financial Safety Planning In Domestic Violence Shelters.....	34

I. EXECUTIVE SUMMARY

In the United States, one in four women will experience domestic violence during her lifetime. In 2011, the New York City Police Department responded to an average of 700 reported incidents of domestic violence per day, while the City's Domestic Violence Hotline fielded more than 310 daily calls – a staggering index of suffering in the nation's largest city.

While disturbingly prevalent in New York City and beyond, economic abuse is currently unrecognized in State or City law as a form of domestic violence. Economic abuse can take on many forms, from racking up debt in a victim's name, to stealing personal documents and belongings, to preventing a victim from gaining financial literacy or employment. It's a toll that is measured in lost homes, lost opportunities and destroyed credit-ratings, yet too often is suffered in silence.

In New York City, domestic violence agencies work with immensely diverse populations, many of whom are recent immigrants, low-income and have limited education. By and large, there is a dearth of effective systems in place to remedy the impacts of economic abuse. Instead, service providers are left to cobble together piecemeal solutions in hopes of helping their clients achieve self-sufficiency.

To better understand economic abuse and its impacts, the Office of Manhattan Borough President Scott M. Stringer, the non-profit organization Sakhi for South Asian Women and The Worker Institute at Cornell ILR surveyed domestic violence service agencies about their experiences. More than 25 organizations serving some 25,000 survivors of domestic violence responded.

The survey found the following:

- **Among the clients served by respondents, economic abuse is varied and pervasive.** For over 50 percent of respondents, half of all clients were unable to meet basic household expenses as a result of abuse. For a similar number of respondents, one in four clients had an abusive partner steal, withhold access to personal documents, or exert control over spending – with nearly 80 percent reporting that clients had to ask permission to spend less than \$50.
- **Economic abuse impacted survivors' short-term and long-term financial stability.** Half of respondents reported that at least one quarter of their clients were saddled with debt by abusers and unable to accumulate assets, while an almost equal percentage were precluded from opening a bank account and suffered lowered credit scores. For nearly one in four respondents, more than half of their clients had lost homes, been unable to obtain employment, and had childcare disrupted as a result of economic abuse.
- **Respondents are able to address short-term needs of survivors stemming from economic abuse.** Over 50 percent of respondents were able to help clients with short-term needs related to housing, childcare, applying for public assistance or paying for basic household expenses.
- **Respondents were unable to address longer-term economic impacts of abuse, especially those involving private financial institutions.** Over fifty percent of respondents were unable to remedy or mitigate instances when clients could not open a bank account because of a troubled banking history, defaulted on student loans, filed for bankruptcy, had debt accumulated by a partner, or were unable to accumulate assets or filed for bankruptcy.

Embarrassment and fear of immigration-related repercussions were the most commonly cited reasons for why survivors may not report financial abuse or seek help. These responses and others in the survey reveal that preventing and responding to economic abuse requires a range of services and remedies, including legislation to strengthen protections for survivors and enhanced funding to help providers address the long- and short-term consequences of economic abuse.

The data also suggests that service providers do not always have a clear picture of the extent of their clients' economic abuse. As such, this report examines successful programs and practices around the nation that are helping to improve screening, data collection and information-sharing between providers and clients around economic abuse.

Effectively addressing economic abuse will require interventions at the national and local level. To that end, this report offers the following recommendations, including but not limited to:

- **New York State and City law should explicitly recognize economic abuse as a form of domestic violence.**
- **New York State Legislature should pass the Consumer Credit Fairness Act, sponsored by New York State Senator Peralta and Assemblywomen Weinstein. Action should also be taken on existing bills that preclude the consideration of credit history in employment decisions.**
- **Funding for legal services for low-income New Yorkers in the area of consumer debt, with a particular focus on domestic violence survivors, should be expanded and made permanent.**
- **Increase funding for programs that train domestic violence service providers to screen for and develop strategic responses to economic abuse.**
- **All domestic violence service agencies that receive City or State funds should be required to screen for economic abuse and engage in Financial Safety Planning. Additional public resources should fund this screening.**
- **The State and the City should explore creating Individual Development Accounts (IDAs) for domestic violence survivors that allow participants to pay for shelter, transportation and other basic needs. IDAs are savings accounts matched by government or foundation dollars where participants traditionally can only use savings for purchasing a first home, capitalizing a small business, or for educational or job training expenses.**

II. INTRODUCTION & BACKGROUND ON ECONOMIC ABUSE

In the United States, one in four women will experience domestic violence during her lifetime. In 2011, the New York City Police Department responded to an average of 700 reported incidents of domestic violence per day, while the City's Domestic Violence Hotline fielded more than 310 daily calls.¹ It is a crime that exacts a devastating toll not just on victims and their families, but on the health and well-being of society at large.

The Bureau of National Affairs has estimated that domestic violence costs United States employers \$3 billion to \$5 billion annually in lost time and productivity.² That sum does not include some \$31 billion in medical costs directly attributable to domestic violence.³ These statistics are even more frightening when one recognizes that domestic violence is widely viewed as an under-reported crime.

While domestic violence is typically perceived as a physical crime, with horrific imagery of scars and bruises, it often includes other insidious forms of abuse, including sexual, mental and verbal abuse. The focus of this report is economic abuse – a manifestation that is sadly prevalent in New York City and beyond, yet currently unrecognized in State or City law as a form of domestic violence.

The United States Department of Justice's Office on Violence Against Women has defined economic abuse as "making or attempting to make an individual financially dependent by maintaining total control over financial resources, withholding one's access to money, or forbidding one's attendance at school or employment." Other research has shown how abusers exert control by coercing their victims into accumulating consumer debt.⁴

By and large, current responses to domestic violence have not adequately addressed the devastating and enduring consequences of economic abuse.

1 http://www.nyc.gov/html/ocdv/downloads/pdf/2011_annual_dv_fact-sheet.pdf

2 <http://www.govtrack.us/congress/bills/110/s1136/text>.

3 Ibid.

4 Littwin, Angela K. (June 1, 2012). Coerced Debt: The Role of Consumer Credit in Domestic Violence. (California Law Review. Vol. 100, pp. 1-74, 2012.) Available at SSRN: <http://ssrn.com/abstract=1867554>

While there is widespread recognition of the need to empower survivors of domestic violence, there is a dearth of accessible, effective systems in place to remedy or mitigate the impacts of economic abuse. Instead, service providers are left to cobble together piecemeal solutions in hopes of helping their clients achieve self-sufficiency.

In New York City, domestic violence agencies work with immensely diverse populations, many of whom are recent immigrants, low-income and have limited English-language proficiency. Many also experience other forms of oppression that render them more vulnerable to the impact of economic violence.

Economic abuse can manifest in multiple ways, including but not limited to:

- Obtaining credit cards in the victim's name and amassing debt
- Obtaining loans/mortgages in the victim's name
- Stealing money, personal documents and belongings
- Preventing a victim from gaining financial literacy, employment or workforce training
- Ruining a victim's credit, and credit score
- Refusing to share information about joint finances
- Forcing a victim to file fraudulent tax claims
- Sabotaging schoolwork or current employment
- Selling survivors' personal identifying information to other identity thieves
- Obtaining access to credit reporting information illegally

Often, survivors of domestic violence are not even aware that they have been subjected to economic abuse. Its devastating effects are only revealed when survivors seek to obtain a loan or a credit card and find out that their credit rating is ruined or that they may owe thousands of dollars that they neither borrowed nor spent. In a world where a strong credit rating is a necessity to secure apartments, mortgages, loans, credit cards, insurance, and employment,

a partner's economic abuse can create daunting and lasting barriers to a secure financial future.

For survivors of domestic violence, economic abuse can compound the psychosocial, mental and physical harm they have already suffered. They can be left homeless, unemployed, and struggling to support their children on their own. Moreover, it significantly diminishes survivors' ability to seek and maintain long-term safety, as economic concerns are the most commonly cited barrier to leaving an abusive relationship.⁵

To better understand the experience of service providers and their clients who are victims of economic abuse, the Office of Manhattan Borough President Scott M. Stringer, the non-profit organization Sakhi for South Asian Women, and The Worker Institute at Cornell ILR surveyed domestic violence service agencies about their experiences working with victims of economic abuse in New York City.

This report will use that original survey data as a starting point to investigate the issue of economic abuse, highlighting trends and issues that emerge from the data. Additional context will be added through a summary of existing legal protections in New York State from the economic effects of domestic violence and a review of innovative approaches and practices used to mitigate and remedy the harm inflicted through economic abuse.

This report concludes by identifying policy recommendations that will strengthen and expand resources; build the capacity of domestic violence and consumer legal advocates to identify and address issues of economic abuse; create legal protections at the City, State and Federal level; and develop remedies for survivors of domestic violence and the agencies that support them in achieving economic sustainability.

⁵ Barnett, Ola W. Why Battered Women Do Not Leave, Part 1 External Inhibiting Factors Within Society." Trauma Violence Abuse October 2000 vol. 1 no. 4 343-372.

III. RESULTS OF SURVEY

A. Overview of Findings

The survey was distributed to 54 domestic violence service agencies, which were allowed to submit answers anonymously. The findings and data below are based on the 39 distinct responses that were returned. In total, the organizations that responded to the survey serve over 25,000 survivors of domestic violence. By and large, these survivors are low-income and disadvantaged. Over 70 percent of respondents worked in organizations where clients, on average, had a high school education or less and where one in two clients lived below the poverty line. For details on the survey design and methodology see Section VIII.

- **Among the clients served by respondents, economic abuse is varied and pervasive.** More than half of survey respondents had at least one in four clients who had an abusive partner steal, withhold access to personal documents, or require them to hand over or ask permission to spend their own income.
- **Among the clients served by respondents, economic abuse impeded survivors' ability to provide for themselves and their families.** For nearly one in four respondents, more than half of their clients had lost their homes, been unable to obtain employment, or had childcare arrangements disrupted as a result of economic abuse. And, for over 50 percent of respondents, one in two clients was unable to meet basic household expenses as a result of this abuse.
- **Among the clients served by respondents, economic abuse affected survivors' long-term financial stability.** Economic abuse left lasting imprints on survivors' financial records. Half of respondents reported that at least 25 percent of their clients were saddled with debt by abusive partners and unable to accumulate assets. Approx-

imately 30 percent of respondents saw at least one in four clients who were precluded from opening a bank account and suffered lowered credit scores.

- **Survey respondents are screening clients for economic abuse that affects short-term financial stability.** More than 80 percent of respondents had knowledge about how economic abuse affected their clients' immediate financial needs, including housing, childcare, ability to meet household expenses and need to access public assistance.
- **The survey identified a gap in knowledge about the longer-term financial health of survivors.** More than 40 percent of respondents selected "I don't know" when asked if as a result of economic abuse their clients received lowered credit scores, were unable to open a bank account, defaulted on student loans or filed for bankruptcy.
- **A majority of respondents are able to address short-term needs of survivors stemming from economic abuse.** Over 50 percent of respondents were able to mitigate instances where clients were evicted or lost homes, had childcare disrupted, were unable to get a job, were forced onto public assistance or were unable to afford basic household expenses.
- **Respondents were unable to address economic abuse that involved private financial institutions or the long-term financial stability of their clients.** Over 50 percent of respondents were unable to remedy or mitigate instances when clients were unable to open a bank account because of a troubled banking history, defaulted on student loans, filed for bankruptcy, had debt accumulated by partner, were unable to accumulate assets or filed for bankruptcy.
- **Despite finding institutions such as credit bureaus and credit card companies to be unhelpful, clients who sought help from domestic violence providers were glad they did.** Respondents reported that well over half of clients found domestic violence service providers, religious, familial and social networks, legal counsel, govern-

ment agencies, and public assistance to be either "very helpful" or "somewhat helpful."

B. Demographics of Respondent Client-Base

The survey was distributed to 54 domestic violence service agencies. The data below is based on 39 distinct responses: 27 unique agencies completed 31 surveys and eight responses were submitted anonymously.

The domestic violence service providers that responded to our survey serve a geographically and racially diverse population. Individuals from every borough were represented, though the Bronx and Manhattan more heavily so. Respondents provide services to people of all races and nationalities, with a high representation of immigrants.

For detailed charts and graphs on the demographic background of respondents and their clients, please see Appendix II. Some of the more salient economic and demographic features of the surveyed population include:

- **Age:** Though respondents had clients of all ages, the group most heavily represented was 25 – 45 year-olds.
- **Education:** Over 70 percent of respondents serve clients who, on average, had a high school education or less, with 23 percent of providers saying that their average client had only completed middle school.
- **Household Income:** An overwhelming majority – 82 percent – indicated that they serve survivors who, on average, lived in households with annual incomes below \$25,000, and 33 percent of providers report that the average client household lived on less than \$10,000 a year. Seventy percent reported that at least half the clients lived below the poverty line.
- **Employment:** For almost 80 percent of respondents, less than half of their client-base were employed in paid positions outside of the home.

For almost 50 percent of respondents, more than a quarter of their clients would like to be employed, but were not allowed by their abusive partner.

- Dependents:** For 95 percent of respondents, the average client had at least one dependent in the home.
- Bank and Credit Card Accounts:** Respondents reported, with almost equal frequency, clients having either independent or shared bank or credit card accounts. For one in three respondents, less than 10 percent of their client-base had their own bank or credit card accounts. However, for almost half of respondents, between 10 and 50 percent of their client-base did have independent bank accounts and for one in three respondents, between 10 and 50 percent of their client-base had an independent credit card. For roughly one-third of respondents, between 10 and 50 percent of their client-base had joint bank accounts or shared a credit card account with their abusive partner.

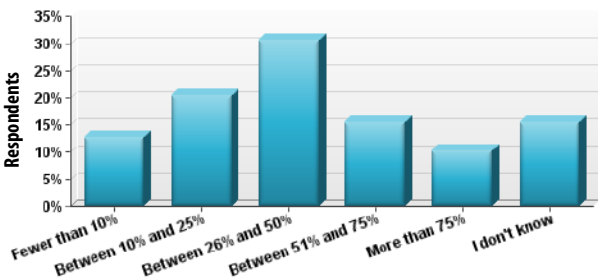
C. Forms of Economic Abuse

Survey questions aimed to gauge the different forms of economic abuse experienced by respondents’ clients. The results reveal that economic abuse comes in many forms and often inflicts lasting damage on a survivor’s financial stability.

Theft

A majority of respondents had at least some clients who had been the victims of theft by an abusive partner.

Figure 1: What percentage of your clients were victims of theft by their abusive partners, including identity theft, tax fraud, and theft of children’s social security number?



Many respondents reported that clients were often forced to give up control of their own earnings. Thirty six percent of respondents reported that of their employed clients, over half were required to “hand over” earned income. And 79 percent of respondents reported that clients even had to ask permission to spend less than \$50, with 45 percent of respondents reporting that their clients require permission to spend \$20 or less.

Personal Documents

The survey revealed that withholding access to personal documents is often used to exert economic control over victims of domestic violence. Almost one-third of respondents reported that more than half of their clients have been denied access to personal documents.

Bank and Credit Card Accounts

As mentioned in the previous section many clients were entirely without independent bank or credit card accounts, while some share joint accounts with their partners. The most commonly cited reason for the decision to have either no account or a joint account was that their partner either withholds documents or otherwise prevents them from opening their own, independent accounts; 68 percent cited this as the reason in the case of bank accounts and 60 percent in the case of credit cards. See Table 1 for greater detail.

Table 1: What reasons did your clients who had joint bank accounts or no accounts at all cite for their choice? (check all that apply)

Reason	Commonly Cited	Rarely Cited	Never Cited
Prefer to share accounts with partner/prefer partner to manage finances	11%	26%	63%
Do not want a bank account/do not have enough assets	51%	19%	30%
Partner withholds documents or otherwise prevents from opening own account	68%	16%	16%
Do not know how to open an account	51%	24%	24%

D. Consequences of Economic Abuse

Survey respondents also provided information on how economic abuse affects the lives of their clients. For many of their clients, economic abuse translated into an inability to provide for themselves and their families. For example:

- For 23 percent of respondents, at least half of their clients had been evicted or lost their homes.
- For over 25 percent of respondents, at least half of their clients were unable to obtain employment and had their childcare arrangements disrupted.
- For over 50 percent of respondents, at least half their clients were unable to meet basic household expenses as a result of economic abuse.
- And, for roughly one-third of respondents, at least

75 percent of their clients were forced onto public assistance.

Beyond the day-to-day, economic abuse left lasting imprints on the records of respondents' clients.

- One in three respondents reported that a majority of their clients were saddled with debt by their partners and nearly half reported that a majority were unable to accumulate assets.
- For more than 30 percent of respondents, more than one in four of their clients were precluded from opening a bank account or had their credit score lowered because of economic abuse.
- And finally, though a minority, some respondents reported instances of clients defaulting on student loans or facing criminal charges.

See Table 3 for further details.

Table 3: For those clients who suffered economic abuse, what percentage suffered each of the following outcomes as a result?

Outcome	Fewer than 10%	Between 10% and 25%	Between 26% and 50%	Between 51% and 75%	More than 75%	I don't know	Total
Accumulated debt by partners	13%	13%	23%	21%	13%	18%	100%
Lowered credit score	5%	13%	10%	15%	13%	44%	100%
Inability to open bank account because of problematic banking history	13%	8%	15%	10%	8%	46%	100%
Student loan default	26%	15%	10%	0%	5%	44%	100%
Criminal charges	45%	11%	3%	0%	5%	37%	100%
Inability to accumulate assets	15%	8%	3%	21%	26%	28%	100%
Bankruptcy	36%	10%	0%	5%	8%	41%	100%

Addressing Consequences of Economic Abuse: Service Provider Experience

The survey also collected information about respondents' ability to remedy the outcomes of economic abuse experienced by their clients. If respondents were not able to remedy an outcome (for example, reinstating someone into an apartment from which they were evicted), they were asked if they were able to mitigate the outcome (in the previous example, finding the client a new apartment or temporary housing in lieu of placing them in their original housing).

In the area of household expenses, over 60 percent of respondents said that they were able to both remedy and mitigate negative outcomes. Over 50 percent of respondents were able to mitigate instances where clients were evicted or lost homes, had childcare disrupted, were unable to get a job, and were forced onto public assistance.

Unfortunately, in many instances, particularly those involving relationships with financial institutions – such as student loans or bankruptcy – providers were unable to remedy or mitigate these outcomes.

See Table 4 for further detail.

What also emerged was that more than 40 percent of respondents selected “I don’t know” when asked if as a result of economic abuse their clients had a lowered credit score, been unable to open a bank account because of a troubled banking history, defaulted on a student loan or filed for bankruptcy. This suggests that respondents are not screening for or keeping records of these longer-term outcomes, many of which involve private institutions such as banks, credit card companies or debt buyers.⁶ Conversely, more than 80 percent of respondents had knowledge about their clients' more immediate financial needs, including housing, childcare, ability to meet household expenses and public assistance benefits.

Table 4: As a DV service provider, in general, are you able to remedy the impacts of the following outcomes of economic abuse? If you weren't able to remedy the impacts of the following outcomes of economic abuse, were you able to mitigate the outcomes? (Please distinguish between remedying and mitigating. For example, if a client was evicted as a result of economic abuse, and, as a provider, you were able to find her a new apartment you would have mitigated the impact of her eviction but not remedied the situation as she was not able to move back into her original apartment.)

		Eviction or loss of home	Accumulated debt by partners	Lowered credit score	Inability to open bank account because of problematic banking history	Inability to meet basic household expenses	Disruption of existing childcare arrangement	Student loan default	Criminal charges	Inability to get a job	Inability to accumulate assets	Forced to go on public assistance	Bankruptcy	Other
Remedy	No	62%	81%	84%	81%	39%	58%	86%	82%	53%	74%	71%	86%	57%
	Yes	38%	19%	16%	19%	61%	42%	14%	18%	47%	26%	29%	14%	43%
Mitigate	No	30%	81%	71%	65%	30%	40%	86%	73%	43%	73%	50%	81%	64%
	Yes	70%	19%	29%	35%	70%	60%	14%	27%	57%	27%	50%	19%	36%

⁶ A debt buyer is a company, sometimes a collection agency or a private debt collection law firm, that purchases delinquent debts from a creditor for a fraction of the face value of the debt. The debt buyer can then collect on its own, utilize the services of another collection agency, repackage and resell portions of the purchased portfolio or any combination of these options. See FTC Reports Challenges of Change and also Repairing a Broken System for further analysis:

Addressing Consequences of Economic Abuse: Survivor Experience

The survey also asked respondents to provide information on their clients' experience in seeking or deciding not to seek help for economic abuse. What the responses revealed was a portrait of victims who are isolated, uninformed about their rights and resources, fearful, and struggling with precarious immigration status. See Figure 3 for complete responses.

Those who did seek help found helpful resources. Respondents reported that well over half of clients found

domestic violence service providers, religious, familial and social networks, legal counsel, government agencies, and public assistance to be either "very helpful" or "somewhat helpful." In contrast, no respondent reported that clients found credit card company fraud units or credit bureaus to be "very helpful" and only a minority found them to be "somewhat helpful." Though almost no respondents said that clients described the New York Police Department as "very helpful," almost 40 percent found the NYPD "somewhat helpful." See Table 5 for more detail.

Figure 3: Of your clients who suffered economic abuse and did not seek outside help, which percentage cited the following reasons? (Does not need to total 100%)

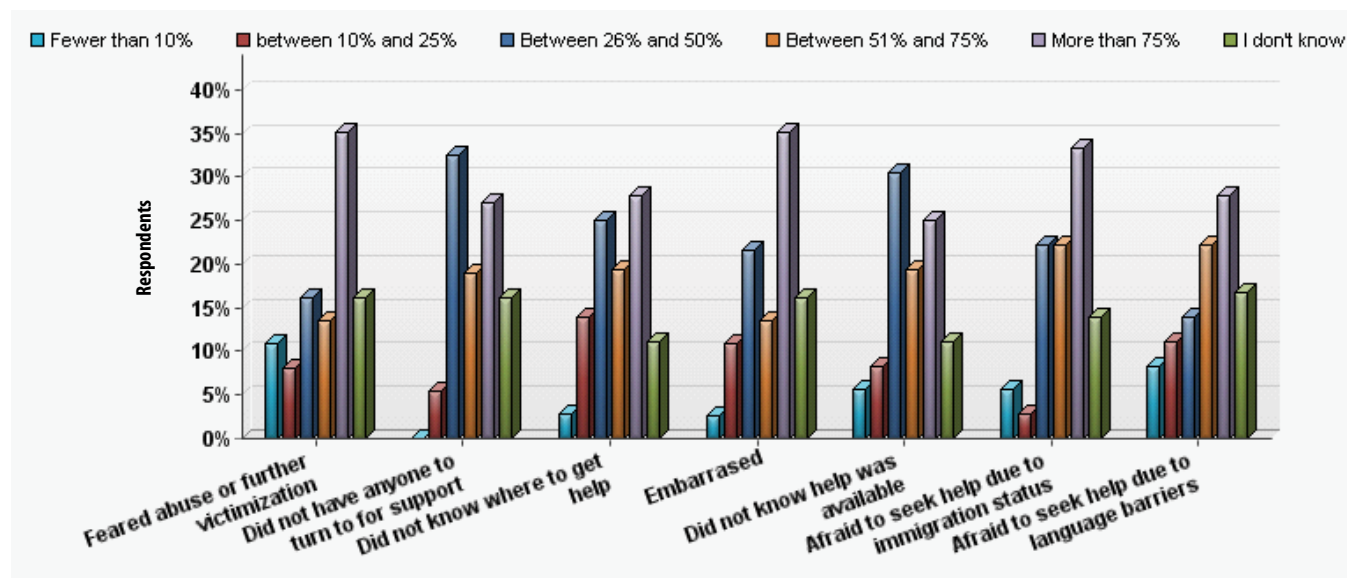


Table 5: Of your clients who sought help as a result of economic abuse, what was the most common experience with the following resources?

Service	Very Helpful	Somewhat Helpful	Not Helpful	I Don't Know	Total
Financial/emotional support from friends or relatives	11%	66%	16%	8%	100%
Financial support from faith-based organization	11%	45%	5%	39%	100%
DV or social service organization	45%	50%	0%	5%	100%
Legal counsel	37%	45%	5%	13%	100%
Government agency services	3%	68%	21%	8%	100%
Public assistance	13%	71%	11%	5%	100%
Police	3%	39%	47%	11%	100%
Credit Bureau	0%	11%	50%	39%	100%
Credit card company fraud unit	0%	24%	29%	47%	100%
Other	0%	13%	0%	88%	100%

IV. DISCUSSION & ANALYSIS

The results of this survey indicate that economic abuse, although often underreported, is a pervasive form of violence experienced by many in abusive relationships. This form of abuse can not only affect a survivor of domestic violence's ability to provide basic resources and support for their family, but also weaken their short- and long-term financial health and stability.

The survey results clearly reflect that although there are gaps in the law and lack of widespread awareness about economic abuse, domestic violence service agencies in New York City have laudably addressed the short-term impact and needs of survivors resulting from economic abuse, particularly given the current economic climate and paucity of resources available. However, there is a gap in the capacity of service providers to respond to the long-term impacts of economic abuse, such as lowered credit ratings, as well as incidences of economic abuse that involved financial institutions, such as credit card companies and banks.

While service agencies can successfully navigate local resources in order to obtain benefits and services, such as housing, public assistance, and child care for their clients, they are less successful in navigating through consumer advocacy laws and policies that govern how to repair credit scores, bankruptcy, and handling debt that an abusive partner may have accrued in their client's name.

The survey results indicate a lack of knowledge on the part of service providers about the longer-term economic health and status of their clients, particularly around credit card usage, employment status and earnings, as well as certain forms of economic abuse, such as theft.

Embarrassment and fear of immigration-related repercussions were the most commonly cited reasons why survivors may not have reported financial abuse or sought help. However, the data suggests that despite these barriers to accessing help for economic abuse, survivors were able to leverage resources and support on a limited basis. These responses reflect the need for an interdisciplinary approach when ad-

ressing the impacts of domestic violence as the challenges facing survivors are often multi-faceted.

In a testament to the strength of survivors of domestic violence, many of them did reach out for support, with more than half of survey respondents identifying service providers as helpful resources. Domestic violence service providers are often the first point of entry of a survivor to social supports and benefits and they are among the only trusted providers of information.

V. STATE OF THE LAW: PROTECTIONS FOR VICTIMS OF DOMESTIC VIOLENCE IN NEW YORK

While New York has some of the strongest protections for domestic violence survivors in the nation, including a variety of laws that help mitigate the financial effects of domestic violence, gaps still exist. This section provides an overview of these protections, as well what needs to be done to strengthen them.

A. New York State and City Laws Banning Discrimination Against Domestic Violence Survivors

Both New York State and New York City law have broad prohibitions against discrimination on the basis of domestic violence victim status.

Under New York State Human Rights Law, it is illegal for an employer to discriminate against an individual in all aspects of employment because of an individual's domestic violence victim status.⁷

As a result, you cannot be:

- Fired because your employer learned that you are a domestic violence victim or that you have an order of protection or because your abuser is coming to your workplace.
- Discriminated against or treated any differently in any aspect of your employment because you are a victim of domestic violence.

⁷ N.Y. Exec. Law § 296(1)(a) (emphasis added).

- Denied needed time off for medical or mental health services. Unless time off causes a significant hardship to your employer, they must grant you reasonable time off, and may not terminate you.

It is also illegal under state law for an employer to take action against an employee who is a crime victim for taking time off to appear in court as a witness, to consult with a district attorney, or to obtain an order of protection.⁸

In addition to barring discrimination in employment, the New York City Human Rights Law explicitly bars discrimination in housing and public accommodations based on an individual's status as a victim of domestic violence or status as a victim of sex offenses or stalking.⁹

The City Human Rights Law is broader than the State Law, requiring employers to make reasonable accommodations to enable a person who is a victim of domestic violence to satisfy the essential requisites of a job provided that the status of a victim of domestic violence is known or should have been known by the employer.¹⁰

B. New York City, State and Federal Laws Protecting Economic Interests of Domestic Violence Survivors

In addition to the broad prohibition on discrimination described above, various City, State, and Federal laws protect the economic rights of domestic violence victims. While the list below is not exhaustive, it does cover many areas of the protections for this population.

Unemployment Benefits

New York is one of a handful of states that allows survivors of domestic violence to qualify for unemployment benefits if their job was lost (either by termination or voluntary leave) because the individual believed that staying in the job would threaten their safety or that of a member of her immediate family.¹¹

⁸ N.Y. Penal Law § 215.14.

⁹ <http://www.nyc.gov/html/cchr/html/ch1.html>, ch. 1, §§ 8-101, 8-107.1.

¹⁰ N.Y.C. Admin. Code §8-107.1(3)(a).

¹¹ N.Y. Labor Law § 593; <http://www.labor.ny.gov/ui/claimantinfo/domesticviolenceanduibenefits.shtm#0>.

Temporary Assistance for Needy Families (TANF)

Domestic violence survivors can continue to receive Temporary Assistance for Needy Families (TANF) even if they are unable meet program requirements due to domestic violence. Survivors can receive a waiver from TANF requirements if complying with these requirements places them or their children at risk of harm or if compliance makes it more difficult for them to escape the abuse.¹²

Social Security Numbers

The Social Security Administration allows individuals who are harassed, abused, or whose lives are endangered, to apply for new Social Security numbers.

Protection of Rent-Regulated Housing and/or Public Housing/Section 8 Status

A recent change in New York State and City law¹³ allows domestic violence survivors to maintain their rent-controlled or stabilized unit as their primary residence if they have left the unit because of the violence.

Recent changes to state law also provide Family, Supreme or Criminal Courts that issue orders of protection the additional authority to issue orders prematurely terminating written or oral residential leases.¹⁴ Early termination orders are available for survivors who have obtained orders of protection and can prove that they are at substantial risk if they remain in the dwelling.

Lastly, the federal Violence Against Women Act prohibits public housing authorities (PHA) and private landlords accepting Section 8 vouchers or providing project-based Section 8 housing from denying housing or evicting an individual on the basis of his/her status as a victim of domestic violence, dating violence, or stalking unless the Public Housing Authority or landlord demonstrates that the individual's continued tenancy would pose an "actual and imminent threat" to other persons on the property.¹⁵

¹² <http://www.nyc.gov/html/ocdv/html/services/assistance.shtml>.

¹³ <http://open.nysenate.gov/legislation/bill/A2365A-2009>.

¹⁴ N.Y. Real Prop. Law § 227-c.

¹⁵ 42 U.S.C. §§ 1437(d), 1437(f).

Shelter

New York City currently has 2,081 confidentially located emergency shelter beds in 39 shelters available for survivors of domestic violence.¹⁶ The Domestic Violence Prevention Act, landmark New York State legislation passed in 1987, requires local social services districts to provide residential and non-residential services to victims of domestic violence at a licensed or approved program, regardless of the person's financial eligibility.

No Fees for Service of Orders of Protection

New York State law bars sheriffs/police from charging a fee for service of orders of protection. Furthermore, there is no fee for filing for an order of protection in family court.

Free Credit Report Freeze

Any individual in New York may place a security freeze, designed to prevent a credit reporting company from releasing your credit report without your consent, on his or her credit report. When the freeze is requested by a victim of identity theft or domestic violence, the law prohibits consumer credit reporting agencies from informing third parties of the fact that the consumer requesting the freeze is alleging to be the victim of domestic violence or identity theft, without the written authorization of the consumer. In addition, the law provides that the security freeze must be provided for free to domestic violence victims.

Taxes: "Innocent Spouse Relief," "Separation of Liability Relief," and "Equitable Relief"¹⁷

While in most circumstances, the IRS will hold an individual liable for his/her share of taxes filed on a joint return, there is an exception in cases of domestic violence where the tax return was either signed under duress, or the return was fraudulently signed by the abuser on the survivor's behalf.

Victims who believe that a spouse or former spouse should be held responsible for a tax bill can seek relief (either "Innocent Spouse Relief," "Separation of Li-

ability Relief," or "Equitable Relief"). It should be noted that by law, when seeking this type of relief the IRS must contact the spouse or former spouse when a Request for Innocent Spouse Relief is filed. There are no exceptions for victims of domestic violence. The spouse/former spouse will be allowed to participate in the process to determine liability. However, to protect privacy, the IRS will not disclose your personal information or any other information that does not relate to making a determination about the request of relief from liability. New York State also has similar protections for seeking relief from New York State income tax liability.

C. Room for Improvement: Gaps in Federal/New York State Law

Despite the many protections that exist for the financial status of domestic violence victims, more needs to be done. A central problem is that the definition of "domestic violence" under New York State and New York City law encompasses physical, psychological, and emotional abuse, but not economic abuse. This is one of the largest remaining gaps in the legal landscape of domestic violence.¹⁸

Modification of State and City laws to include economic abuse as a form of domestic violence would give law enforcement a powerful new tool to help punish abusers and build up the financial stability and independence of survivors.

¹⁸ City law defines "victim of domestic violence" as: "a person who has been subjected to acts or threats of violence, not including acts of self defense, committed by a current or former spouse of the victim, by a person with whom the victim shares a child in common, by a person who is cohabitating with or has cohabitated with the victim, by a person who is or has been in a continuing social relationship of a romantic or intimate nature with the victim, or a person who is or has continually or at regular intervals lived in the same household as the victim." N.Y.C. Admin. Code § 8-107.1(1)(b). Under State law, a domestic violence victim is an individual who has been the victim of one of the following crimes when the victim and abuser are / were related by blood, marriage, in an intimate relationship, or they have a child in common: disorderly conduct, harassment (1st or 2nd degree), aggravated harassment (2nd degree), stalking (1st, 2nd, 3rd or 4th degree), menacing (2nd or 3rd degree), reckless endangerment, assault (2nd or 3rd degree), attempted assault, criminal mischief, sexual misconduct, forcible touching, sexual abuse (in the 2nd or 3rd degree), criminal obstruction of breathing or blood circulation, strangulation (1st or 2nd degree). Interestingly enough, the New York State Unified Court System includes "economic abuse" under the domestic violence definition it uses with its own employees. See: <http://www.courts.state.ny.us/ip/womeninthecourts/dvp.pdf>.

¹⁶ <http://www.nyc.gov/html/ocdv/html/services/housing.shtml>.

¹⁷ <http://www.irs.gov/Individuals/Three-Types-of-Relief-at-a-Glance>.

Hurdles also exist in other areas of the law. When one is married to their abuser, a contested divorce is the only way to divide the debts and assets of a marriage. But obtaining the legal counsel necessary to file a contested divorce is often financially out of reach for abuse victims. There are few services providing legal assistance in these matters, and those that do are inundated with requests for assistance. This lack of legal help means that survivors are too often left to fend for themselves when it comes to divorce, all but assuring an inequitable division of assets.

In addition, Congress should reauthorize the Violence Against Women Act. Failure to do so has led the Department of Homeland Security to hit the maximum of 10,000 “U” Visas - special visas for undocumented immigrants who are victims of domestic violence and sexual assaults and who also assist in investigations or prosecutions - for the third consecutive year.¹⁹

While the U.S. Senate passed a reauthorization bill in May that would raise the number of “U” visas to 15,000 and create additional protections for Native American and LGBT victims, the House rejected those provisions, leaving the law’s future in flux.

VI. BEST PRACTICES

As awareness and understanding of economic abuse grows, advocates and lawmakers are successfully creating systems, programs, and laws to address the insidious effects of this type of abuse. Below is a review of some of the more innovative and effective strategies in the field.

A. Legal Services for Economic Abuse Survivors

As highlighted in the Survey Results section of this report, victims of economic abuse can suffer ruined credit scores, frozen bank accounts, or debt collection cases being filed in civil court. Without legal counsel, who has dual expertise in domestic violence and consumer debt, survivors have little hope of resolving complicated issues related to consumer debt.

¹⁹ <http://www.nytimes.com/2012/09/04/opinion/special-visas-for-abused-women-hit-a-ceiling.html>.

DV-CLARO Pilot Project

A pilot program based in New York City, the Civil Legal Advice and Resource Office (CLARO), draws on existing legal resources for low-income communities to provide services tailored to the unique needs of survivors of domestic violence. Since 2006, DV-CLARO, operating under the auspices of the New York State Unified Court System’s Access to Justice Program, has opened clinics in all five boroughs.

CLARO is a limited legal advice model that is sponsored by bar associations, legal service providers, and local law schools. It is staffed by volunteer attorneys, college and law students, and legal services consumer debt experts. Together they respond to the needs of unrepresented individuals sued by creditors in New York City Civil Court. Since 2010, Fordham Law School’s Feerick Center for Social Justice has partnered with a variety of agencies²⁰ to organize the DV-CLARO pilot project.

The pilot project provides limited legal advice to domestic violence survivors with consumer credit issues. Consumer and domestic violence advocates meet with survivors to provide legal advice and other assistance, including preparing survivors to represent themselves in their consumer debt cases. As necessary, survivors are referred to legal services providers for full representation.

Referral criteria for domestic violence survivors to the DV CLARO Pilot Project include:

- Active debt collection by original creditors, debt buyers, and debt collection agencies;
- Issues with credit reports; and
- Active Civil Court consumer debt collection cases and/or default judgments.

Inherent in the pilot project design is an understanding that the consumer debt issues facing survivors are often a direct result of abuse and therefore cannot effectively be managed solely through legal support. That is why, to the extent possible, the Pilot Project teams up do-

²⁰ Partners have included and include: the Brooklyn Bar Association Volunteer Lawyers Project, CAMBA, NEDAP, Sanctuary for Families, Staten Island Legal Services, The Financial Clinic and The Legal Aid Society. The Pilot Project has received support from the Family Justice Center – Brooklyn and is currently working with the Family Justice Center – Bronx.

mestic violence advocates and consumer law practitioners for each consultation to allow for cross training and leveraging of one another's expertise. In addition, this interdisciplinary approach is critical to ensure that safety planning occurs at each stage of assessment – whether exploring how to access a credit report, negotiating with creditors, or responding to court papers.

Consumer Rights for Domestic Violence Survivors Initiative, Center for Survivor Agency and Justice

The Consumer Rights for Domestic Violence Survivors Initiative (CRDVSII) is a national project that seeks to enhance consumer rights for domestic violence survivors by building collaborative partnerships between domestic violence and consumer lawyers and with advocates.²¹ That enhanced collaboration is critical to achieving the joint goals of physical and economic safety. This innovative initiative not only aims to provide much needed services and collaboration, it widens the lens through which legal and social providers in the field of domestic violence approach work, creating a more holistic practice.

For example, without proper collaboration between family law and consumer law attorneys, divorce orders may not account for related consumer law issues that victims could be facing, and consumer attorneys may not consider the impact of their cases on a survivor's criminal or family law case.²²

This type of collaboration requires purposeful cross-training, networking, and sustained partnership. To this end, CRDVSII offers technical assistance to lawyers and advocates across the nation through a specialized listserv, web resources, individual technical assistance, advocacy tools, national conferences, and webinars. They have also created several screening tools that help domestic violence advocates and lawyers screen for consumer rights issues.

²¹ The initiative was launched in 2007 with funding from the Office for Victims of Crime (OVC), U.S. Department of Justice. CRDVSII began as a partnership between the Center for Survivor Agency and Justice (CSAJ), the National Consumer Law Center (NCLC), and the National Association of Consumer Advocates. In 2009, OVC renewed funding, and the National Network to End Domestic Violence joined as a partner in the work.

²² Interview with Erika Sussman and Sara Shoener of the Center for Survivor Agency and Justice, September 6, 2012; <http://crdvsii.wordpress.com/2011/04/18/intr/>

B. Financial Development Capacity Building for Domestic Violence Service Providers

Helping domestic violence survivors extricate themselves from the impacts of economic abuse is critical to helping them onto a path of self-sufficiency. Unfortunately, traditional training for service providers often overlooks this interconnection, instead focusing on more traditional elements of social services: counseling and learning to connect clients to resources such as shelter, benefits and childcare.

In recent years, understanding the connection between economic empowerment and survivor self-sufficiency has grown, and innovative new approaches are being developed to help build capacity among domestic service providers to offer necessary financial counseling to clients.

Ready, Set, Greenlight

Ready, Set, Greenlight was a two-and-a-half-year pilot program that was a joint initiative between the United Way of New York City, the New York City Human Resources Administration (HRA) and The Financial Clinic, a New York City-based nonprofit. The now completed pilot program successfully addressed the gulf between poverty and self-sufficiency with a range of comprehensive financial development services.

Staff from The Financial Clinic, working in residential shelters for domestic violence survivors, provided shelter advocates with tools and strategies for helping survivors gain control of their financial lives. For example, shelter staff learned how to help survivors retrieve and decode their credit reports, place freezes on their credit reports to prevent identity thieves from obtaining credit or financial products in their name, and open bank accounts suited to their needs.

Through this unique partnership, 257 advocates were trained from 28 different organizations and more than 70 survivors received legal assistance with consumer credit and tax problems. Attorneys from

the Clinic helped survivors eliminate \$87,360 in debt, purchase \$3,050 in saving bonds and receive \$48,000 in tax refunds.²³

The Financial Clinic's Capacity Building Services
Building on the work of Ready, Set, Greenlight, The Financial Clinic's Capacity Building Services provide leadership and staff at non-residential HRA funded programs with technical assistance to integrate financial development into existing services for domestic violence survivors. Programs receive one-on-one support, through routine site visits and check-in calls, to:

- Update marketing materials
- Revise screening tools
- Tailor staff trainings
- Design supervision plans
- Expand data collection
- Track clients' success
- Reinforce peer learning
- Update job descriptions
- Advise on training protocols for new staff
- Develop sustainability plans

Since launching in February 2012, 13 programs have participated with eight receiving tailored assistance. The program has helped staff enable survivors to develop savings plans and leverage tax savings for goals, use their free credit reports to screen for identity theft, and open bank accounts.²⁴

New York City Domestic Violence Economic Justice Taskforce

The New York City Domestic Violence Economic Justice Taskforce, with the help of the New York City Coalition of Domestic Violence Residential Service Providers and the Ready, Set, Greenlight Initiative, has also been developing tools that help service providers screen for and address economic abuse. See Appendix IV for their Best Practices For Financial Safety Planning In Domestic Violence Shelters one-

²³ Interview with Becky Smith, Director of Strategic Initiatives, The Financial Clinic, September 7, 2012 and email exchange September 7th and 11th, 2012.

²⁴ Ibid.

page guide that succinctly provides service providers with a list of screening questions and follow-up actions around economic abuse.²⁵

Fordham Law School's Feerick Center for Social Justice

In addition to its work on the DV-CLARO pilot project, Fordham Law School's Feerick Center for Social Justice has been working to expand service providers' capacity to address the unique financial issues often faced by domestic violence survivors, including economic abuse, financial literacy, consumer debt, and identity theft.

Working with social and legal service providers, the Center identified significant gaps in consumer debt-related services for domestic violence survivors. To address these gaps, the Center created a resource guide for attorneys and case workers at domestic violence agencies to facilitate client cross-referrals, informal consultation, and formal co-counseling. The Center has also organized numerous training programs, which have attracted well over 400 attendees from over 70 service providers.²⁶

Financial Social Work Initiative (FSWI), University of Maryland School of Social Work

The University of Maryland School of Social Work (UMSSW) is broadening the role of social workers by training students to increase financial capacity of the individuals and communities that they serve. In 2008, in response to requests from faculty, alumni, and community members, UMSSW established the Financial Social Work Initiative (FSWI).

Students who participate in this initiative take courses on how to build financial stability for individuals and communities and work in either traditional field placements, such as with an advocacy agency that addresses financial issues, or in non-traditional field placements, such as developing community-specific financial education curriculum and outreach. The program also provides ongoing professional educa-

²⁵ Interview with Catherine Trapani, Housinglink Director, New Destiny, Domestic Violence Economic Justice (DVEJ) Task Force Co-Chair, September 4, 2012; Interview with Becky Smith.

²⁶ Interview with Dora Galacatos, Adjunct Professor of Law, Senior Counsel to Feerick Center for Social Justice, Fordham University, September 6, 2012; Program overview documents provided by Dora Galacatos

tion for social workers and works with state legislators to promote policies that protect and increase the financial stability of communities.²⁷

C. Financial Education for Domestic Violence Survivors

Understanding basic personal financial management is key to becoming economically self-sufficient. Providing survivors with financial education not only gives them vital information, it also empowers them to regain control over their own lives.

However, because survivors' need for financial education is often closely linked to the experience of abuse and trauma, traditional financial education approaches are not always an ideal fit. As such, several organizations have developed financial education curriculum specifically geared toward this audience. The curriculums include basic financial education modules, but also information about economic abuse and safety concerns.

Moving Ahead Through Financial Management, The Allstate Foundation

One great example is the *Moving Ahead Through Financial Management* curriculum developed by The Allstate Foundation. The curriculum includes:

- Strategies for addressing the complex financial and safety challenges of ending a relationship with an abusive partner;
- Information on how to protect personal and financial safety in an abusive relationship and after leaving an abusive relationship;
- Tools to help people of all incomes and earning power work toward long-term financial empowerment;
- Tactics for locating and accessing local, state and national personal safety and financial resources;
- Methods for dealing with the misuse of financial records; and

27 Jacobson, J. M., Sander, R., Svoboda, D., & Elkinson, A. (2011). Defining the Role and Contributions of Social Workers in the Advancement of Economic Stability and the Capability of Individuals, Families, and Communities. (CFS Issue Brief 2011-5.4).

- Resources for working through the financial and safety challenges of identity change

A nationwide longitudinal study of this curriculum, performed by Center for Violence Against Women and Children at Rutgers University, revealed that the curriculum successfully increased participants' financial knowledge and positively changed behavior. For example, survivors who completed the curriculum reported setting financial goals, creating a budget, paying off debt, opening a bank account, and looking up their credit history.²⁸

Other curricula specifically designed for survivors include:

- The Hope and Power for Your Personal Finances program from the National Coalition Against Domestic Violence
- The Personal Economic Planning program used by the Iowa Coalition Against Domestic Violence
- Redevelopment Opportunities for Women's Economic Action Program (REAP) in St. Louis, Missouri

D. Individual Development Accounts for Domestic Violence Survivors

Research has shown that economic dependence is a major factor in preventing battered women from leaving their abusers or causing them to return.²⁹ Therefore, programs that help women accumulate assets and learn to save are critical in helping survivors break the cycle of violence by attaining self-sufficiency.

Individual Development Accounts (IDAs) are matched savings accounts generally funded by government and foundation dollars. Traditionally, participants can only use savings for purchasing a first home, capitalizing a small business, or for educational or job training expenses. In Kentucky and Mis-

28 Postmus, J. L. (2011). Understanding Financial Literacy with Survivors of Intimate Partner Violence (CFS Issue Brief 2011-5.2). Center for Financial Security, University of Wisconsin-Madison.

29 Barnett, Ola W. Why Battered Women Do Not Leave, Part I External Inhibiting Factors Within Society."

souri, service providers are expanding on this model to meet the needs of survivors of domestic violence.

Car IDA, Kentucky Domestic Violence Association

The Kentucky Domestic Violence Association (KDVA) works to end intimate partner violence, promote healthy relationships and engage communities through social change, economic empowerment, educational opportunities and other prevention strategies.

The survivors KDVA serves live in rural areas or cities with poor public transportation. Without access to a reliable car, these clients face serious challenges in getting to work. To address this need, KDVA, in addition to their Classic IDA program, started an innovative Car IDA where participants can use IDA matched-savings for the down payment or full purchase of a vehicle and associated taxes and transfer fees. IDA funds can also be used for car insurance. Participants receive a one-to-one match up to \$4,000.

Since launching Car IDA in 2008, over 30 women have purchased cars and the program has a 70 percent retention rate.³⁰

REAP IDA, Redevelopment Opportunities for Women

Redevelopment Opportunities for Women (ROW) in St. Louis Missouri offers an IDA specifically designed for victims of domestic violence. After completing ROW's Economic Action Program (REAP) curriculum, low-income battered women have the opportunity to apply for an IDA that provides a two-to-one match, with a \$3,000 ceiling in match funds provided over a two and a half year period. Like KDVA's program, REAP also allows for purchases traditionally not permitted by IDA programs such as home repair and an automobile, in addition to more traditional assets such as a house, education, or micro-enterprise.³¹

A 2010 study evaluating the program found that the average participant saved \$1,310 and accumulated an

average of \$3,041 (including participant savings, interest, and matched funds less any unmatched withdrawals). Sixty-four percent of participants met savings goals while the remainder closed their accounts prematurely and did not meet savings goals.³²

Both of these innovative programs reflect the realities and needs of survivors of economic abuse.

VII. RECOMMENDATIONS

The survey results make clear that more needs to be done to create protections and remedies to address economic abuse and assist survivors in achieving self-sufficiency. The capacity of service providers to respond to and screen for different forms of economic abuse must also be strengthened. Finally, there must be awareness-raising and education conducted to survivors of violence regarding economic abuse, and for the general population on financial literacy to help prevent people from being vulnerable to this form of violence.

The survey results indicate a lack of knowledge on the part of service providers of the longer-term economic health and status of their clients, particularly around credit card use, employment status and earnings, and certain forms of economic abuse, such as theft. This lack of knowledge suggests that screening for broader forms of economic abuse may not be part of service providers' standard protocol. Accordingly, increased screening, data collection and information-sharing between provider and client around financial indicators of abuse should be encouraged. This information is critical to the development of safety plans and to helping survivors reach goals and attain self-sufficiency.

One meaningful approach to addressing economic abuse would be to ensure that service providers have tools such as increased government funding and technical assistance at their disposal to properly address economic abuse, such as collaborations with consumer attorneys. Further, collaborations with consumer advocacy institutions should be strength-

32 Sanders, C.K. (2011). Facilitating Savings and Asset Ownership among Domestic Violence Survivors. (CFS Issue Brief 2011-5.3). Center for Financial Security, University of Wisconsin- Madison.

30 Interview with Michelle Fiore, Vista and AmeriCorps Director, KDVA, September 7, 2012; http://kdva.org/projects/economic_justice/ida/ida_car.html

31 <http://www.row-stl.org/content/REAP.aspx>

ened to assist agencies and their clients in remedying economic harm.

The survey results further demonstrate a need to provide more financial literacy services for survivors of domestic violence. While the major reason that survey respondents did not have bank accounts or credit cards was because their abuser stole their personal documents, more than half of respondents' clients simply do not know how to do these things. Obtaining a level of financial literacy is thus critical to preventing and responding to violence, particularly economic abuse.

Given this context, this report recommends the following:

A. Legislative

- **New York State and City law should explicitly recognize economic abuse as an element of domestic violence.** The U.S. Department of Justice defines economic abuse as, “making or attempting to make an individual financially dependent by maintaining total control over financial resources, withholding one’s access to money, or forbidding one’s attendance at school or employment.”³³ Currently, no state in the nation includes economic abuse as part of their definition of domestic violence. The City and the State should lead the way and, using the federal definition and current research on the role of consumer debt in domestic violence as a guide, codify similar language in law as part of a renewed effort to update protections for victims of economic abuse.
- **Pass the Consumer Credit Fairness Act sponsored by New York State Senator Peralta and Assemblywoman Weinstein.** This bill would amend the Consumer Credit Fairness Act to ensure that persons who are sued in consumer credit transactions receive the benefit of fair procedures. The Civil Court and Consumer Affairs Committees of the New York City Bar Association argues “that this legislation is necessary to maintain a basic

level of fairness and due process with regard to the adjudication of consumer credit disputes in the Civil, City, District, and County Courts of New York.”³⁴

- **Pass State and City bills that preclude the consideration of credit history in employment decisions.** There is no proof that bad credit is an indication of future performance on the job. Rather, these checks often exclude individuals that had their credit damaged by layoffs, medical bills, or other circumstances outside their control, as is the case in instances of economic abuse.

The New York State Senate should pass Senator Jeffery Klein’s bill, S1519-20 and State Assemblyman Stevenson’s bill, A6672-2011, which seek to prohibit or severely limit the ability of an employer to use a consumer credit report in its decision making process to hire, terminate, promote or discipline an employee or possible employee. Similarly, the New York City Council should pass Councilmember Brad Lander’s bill, Intro. 0857-2012, that prohibits discrimination based on consumer credit history.

Additionally, City and State agencies should examine the impact of tenant screening reports on domestic violence survivors. Tenant screening reports can present an obstacle to obtaining an apartment for survivors and extends lengths of stay in shelter. Housing advocates report that the impact of such reports can be devastating and that this area is ripe for fact finding and reform.

- **Pass the Senate version of the Violence Against Women Act (VAWA).** VAWA is a critical tool in holding offenders accountable and providing medical, legal and social services to victims of domestic violence and sexual assault. Additionally, VAWA funds the National Domestic Violence Hotline - which receives over 22,000 calls every month - and domestic and sexual violence training for over 500,000 law enforcement officers, prosecutors, judges, and other personnel every year. Since being enacted in 1994, the rate of intimate

³³ <http://www.ovw.usdoj.gov/domviolence.htm>.

³⁴ http://www.nycbar.org/pdf/report/Consumer_Credit_Fairness051409.pdf

partner violence has declined 67 percent, more victims are reporting domestic and sexual violence and states have reformed laws to take violence against women more seriously.³⁵

Both houses of Congress have passed versions of the VAWA. However, the House bill does not include the protections for LGBT, immigrant, Native American, and student victims contained in the Senate measure. The House bill also rolls back existing protections for immigrant women, including for undocumented immigrants who report abuse and cooperate with law enforcement. The House of Representatives should come together and support the Senate's bipartisan reauthorization of the Violence Against Women Act.

- **Expand protections for domestic violence survivors in the area of public utility law.** Individuals in New York are eligible for gas, electric, steam and telephone utility protections if they (and all other members of their household) are under 18 years old, over 62 years old, blind, or disabled³⁶ or a medical emergency exists.³⁷ Unlike other states, such as Pennsylvania, Oregon, Texas, and Massachusetts, which provide more comprehensive protections for domestic violence survivors,³⁸ New York's only protection for domestic violence survivors is for telephone service. By adopting protections for domestic violence survivors that have been implemented in other states, such as postponing termination of utility services for documented survivors, not requiring full repayment of arrears before reconnecting services, and waiving any deposits and fees associated with utility service, survivors will have access to a crucial service necessary for establishing and maintaining self-sufficiency.

35 http://www.whitehouse.gov/sites/default/files/docs/vawa_factsheet.pdf.
 36 N.Y. Pub. Serv. Law § 32(3)(b) (gas, electric, steam utilities); N.Y. Comp. Codes R. & Regs. tit. 16, §609.5(b)(telephone utility).
 37 N.Y. Pub. Serv. Law § 32 (3)(a) (gas, electric, steam utilities); N.Y. Comp. Codes R. & Regs. tit. 16, §609.5(a)(telephone utility).
 38 66 Pa. Cons. Stat. § 1417 (2010) (Pennsylvania – waives reconnection fee after lawful termination of services and does not require full payment of outstanding balance after reconnection of services); Or. Admin. R. 860-021-0550 (2010) (Oregon – cannot have telephone service terminated if they have a protective order and eligible for special payment arrangements); 16 Tex. Admin. Code § 25.478(a)(3)(D), (a)(4)(B), (c)(1) (2011) (Texas – waiver of deposit before services are provided for domestic violence survivors); D.P.U. 18448, Rule 5.17 (2000) (Massachusetts – postpones termination of services to customers with a “personal emergency” which includes domestic violence).

B. Capacity Building for Domestic Violence Service Providers

- **Expand and make permanent funding for legal services for low-income New Yorkers in the area of consumer debt, with a particular focus on domestic violence survivors.** City, State and Federal dollars provide a large percentage of funding for legal services for low-income New Yorkers. Unfortunately, funding levels are not nearly high enough to meet the current demand. The Legal Aid Society of New York reports that it has to turn away eight out of every nine individuals that seek services. Funding levels should be increased so that organizations like Legal Aid and others doing similar work can meet the demand.
- **Scale the DV-CLARO pilot project citywide.** This pilot project brings consumer and domestic violence advocates together to provide legal advice clinics for domestic violence survivors with consumer credit issues. This innovative program should be expanded to all five boroughs and permanently funded so that victims of economic abuse can receive services tailored to their unique needs.
- **Increase funding for programs that train domestic violence service providers to screen for and develop strategic responses to economic abuse.** Programs that build the capacity of domestic violence agency staff to screen for economic abuse and increase the financial stability of its clients, like Ready, Set, Greenlight and The Financial Clinic's Capacity Building Services, should be more fully integrated into all domestic violence service agencies in New York City.
- **Require all publicly funded domestic violence services agencies to screen for economic abuse and engage in Financial Safety Planning.** Vendors that receive City contracts to run shelters or non-residential domestic violence programs should be required to include screening for financial abuse in their service delivery model. Funding levels for contracts should reflect the resources necessary to ensure financial screening and development are included in service delivery models.

C. Expansion of Protections through Divorce Proceedings

- **Ensure that legal service agencies with expertise in domestic violence have the training, expertise and capacity to represent survivors in contested divorces.** While some domestic violence legal service agencies are extremely skilled in the area of contested divorces, many do not have the capacity or ability to provide this critical legal service. Contested divorces provide married victims of economic abuse with legal avenues for escaping debt accrued by an abuser that are not otherwise available. Funding for contested divorces should be increased and made permanent.
- **Provide assigned counsel in New York Supreme Court for all aspects of divorce.** Currently, low income individuals filing for divorce in the Supreme Courts in New York State are assigned free counsel for custody, orders of protection, and visitation rights. However, they are not entitled to counsel for any financial aspects of the divorce. For victims of domestic and economic abuse, this effectively bars them from remedying the financial abuse they have suffered. The time has come to re-evaluate the need for free legal counsel in divorce proceedings for cases in which economic abuse is clearly indicated and victims cannot afford private counsel.

D. Programs and Research

- **Create Individual Development Accounts (IDAs) tailored to the needs of survivors.** Most IDAs operate with a blend of public and private funds. Funders should consider creating IDAs with fewer restrictions on allowable purchases to help survivors of economic abuse become financially stable.
- **Dedicate government resources to deepening understanding of economic abuse.** This report is an important first step in expanding the body of research on economic abuse in New York City.

However, City and State agencies should allocate resources to study how social service and legal systems can be improved to meet the needs of victims of economic abuse.

- **Create a cross-sector task force on economic abuse.** The City and State should bring together domestic violence and consumer law advocates with representatives of the financial industry to create strategies for addressing the outcomes of economic abuse

VIII. METHODOLOGY

The survey used for this report was developed jointly by the Office of the Manhattan Borough President Scott M. Stringer, Sakhi for South Asian Women, and The Worker Institute at Cornell ILR.

A. Survey Design

The survey was designed to be taken by domestic violence service providers. This research strategy was selected for the following reasons:

1. Ideally, data on survivor experiences with economic abuse would have been collected directly from survivors. However, due to limited access and capacity, individual interviews with survivors of economic abuse were not a viable research strategy for the primary researcher, the Office of Manhattan Borough President Scott M. Stringer. As such, service providers were used as an alternative because in the course of their work, they collect information about survivors' experiences.
2. Researchers were interested in understanding the experiences of the survivors of economic abuse, and the tools available to help victims of this type of abuse. Domestic violence service providers are in a unique position to provide insight into the experience of survivors, as well as those trying to remedy the outcomes of this abuse, namely the providers themselves. As such, service providers were considered to be ideal candidates for participation in this study.

To vet the survey and ensure that it was relevant to the work of a wide range of service providers in New York City, the Manhattan Borough President's Office on May 24, 2012, convened a special session of his Domestic Violence Task Force to solicit input from service providers and potential survey respondents. Feedback from Task Force members was integrated into the survey. Through a partnership with the Worker Institute at Cornell, an electronic version of the survey was created using Qualtrics Survey Software. A copy of the survey is included in Appendix I.

For ease of review, all questions were written in the past tense, despite recognition that respondents' data may have also reflected active, ongoing cases with clients currently in abusive relationships. As such, the results below are described using the past tense. This grammatical structure is not intended to imply that client populations represented by the survey data are no longer suffering negative outcomes.

B. Survey Distribution

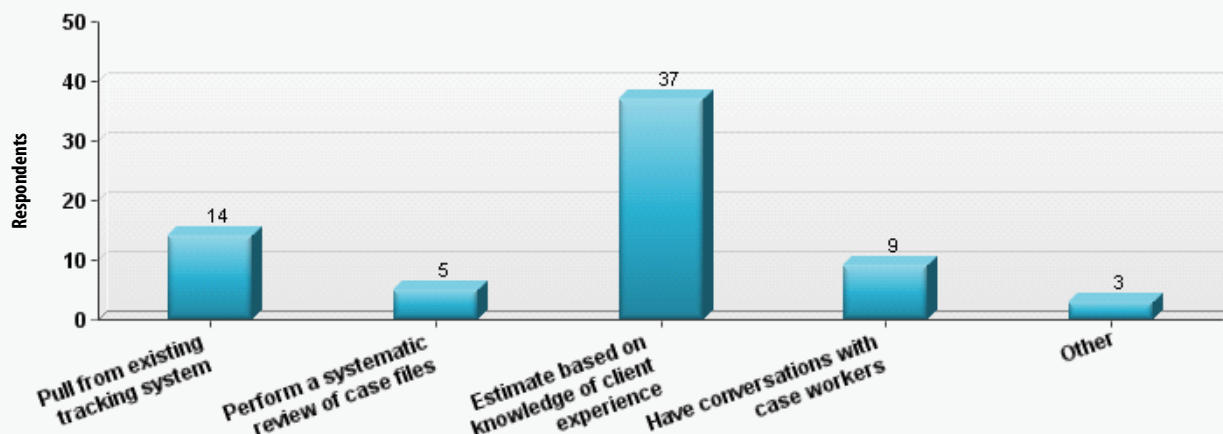
On July 30, 2012 the survey was distributed electronically by the Manhattan Borough President's Office to 114 groups and individuals and remained open until August 8, 2012. Survey participants were selected from a database maintained by the Manhattan Borough President's Office. Fifty-four of the or-

ganizations on the distribution list were service providers. The remaining 60 were government offices, academics, and membership and advocacy organizations. Though service providers were the intended participants for the survey, researchers sent the survey to a wider audience in order to raise awareness of this study and to ask recipients to forward to providers that might not have been included the original list serve.

C. Response Rate

Respondents were allowed to take the survey anonymously and agencies were allowed to complete multiple surveys, so long as the respondents served distinct client populations within the organization that did not overlap. The data below is based on 39 distinct responses: 27 unique agencies completed 31 surveys and eight responses were submitted anonymously. The agencies that identified themselves provide services to over 25,000 survivors of domestic violence. Because it is impossible to know how many organizations were represented by the eight anonymous submissions, complete participation rates cannot be derived. However, the 24 organizations that did identify themselves represent a 44 percent participation rate. These organizations represent a total client population of over 25,000.

Figure 5: The questions in this survey ask about the experiences and economic profiles of your clients. What methods do you plan to use to develop your answers to these questions? (Check all that apply)



D. Limitations

There are several limitations to the data collected in this survey.

One limitation relates to possible bias and inaccuracies in survey respondents' answers. Question 5 asked respondents what methods they planned to use to develop their answers to the survey questions. Respondents were allowed to select multiple answers to this question. All 39 respondents answered the question and in total selected 63 answers suggesting that many organizations employed multiple strategies. See Figure 5 for a detailed breakdown of answers.

The most frequently selected answer was "estimate based on knowledge of client experience." This strat-

egy response has the potential to limit the reliability of the data in two ways: the possible bias of the client in reporting or underreporting instances of economic abuse to the service provider and inaccuracies in the service provider's recollection of the frequency and details of these reports.

Therefore, the data contained in this report must be viewed as an estimate of the frequency of economic abuse among client populations and as a representation of service providers' perceptions of this type of abuse, rather than a precise measurement. Though 33 percent of respondents indicated that they relied on a pre-existing tracking system to inform their answers to survey questions, it is impossible to determine how many respondents relied solely on this method as they were allowed to select multiple strategies.

APPENDIX I: SURVEY INSTRUMENT

1. **What is the name of your organization?**
2. **What is your title?**
3. **Which geographic communities do you serve? (Click all that apply)**
4. **Which communities do you serve? (Check all that apply)**
5. **Which age range encompasses the majority of your clients?**
 - 18 and under
 - 19 - 25
 - 26 -35
 - 36 - 45
 - 46 -55
 - 55 +
6. **What percentage of your clients was foreign-born and had lived here for fewer than 5 years?**
 - Fewer than 10%
 - Between 10% and 25%
 - Between 26% and 50%
 - Between 51% and 75%
 - More than 75%
 - I don't know
7. **The questions in this survey ask about the experiences and economic profiles of your clients. What methods do you plan to use to develop your answers to these questions? (Check all that apply)**
 - Pull from existing tracking system
 - Perform a systematic review of case files
 - Estimate based on knowledge of client experience
 - Have conversations with case workers
 - Other
8. **What percentage of your clients was fluent or nearly fluent in written English?**
 - Fewer than 10%
 - Between 10% and 25%
 - Between 26% and 50%
 - Between 51% and 75%
 - More than 75%
 - I don't know
9. **What percentage of your clients was fluent or nearly fluent in spoken English?**
 - Fewer than 10%
 - Between 10% and 25%
 - Between 26% and 50%
 - Between 51% and 75%
 - More than 75%
 - I don't know
10. **What was the average highest level of education for your clients?**
 - Middle School
 - High School
 - Some College
 - College
 - Graduate School
 - I don't know

- 11. What was the average number of dependants living with your clients?**
0
1-2
3 or more
- 12. What was the known average earned annual income level per household?**
Under \$10,000
\$10,000-25,000
\$25,000-50,000
\$50,000 or over
Unknown
- 13. If income is unknown, what is the primary reason?**
Clients don't know
Service provider did not ask
- 14. What percentage of your clients was financially responsible for any dependents who did not live with them?**
Fewer than 10%
Between 10% and 25%
Between 26% and 50%
Between 51% and 75%
More than 75%
I don't know
- 15. What percentage of your clients was below the poverty line?**
Fewer than 10%
Between 10% and 25%
Between 26% and 50%
Between 51% and 75%
More than 75%
I don't know
- 16. What percentage of your clients had an independent bank account of their own?**
Fewer than 10%
Between 10% and 25%
Between 26% and 50%
Between 51% and 75%
More than 75%
I don't know
- 17. What percentage of your clients had joint bank accounts shared with a partner?**
Fewer than 10%
Between 10% and 25%
Between 26% and 50%
Between 51% and 75%
More than 75%
I don't know
- 18. What percentage of your clients had an independent credit card of their own?**
Fewer than 10%
Between 10% and 25%
Between 26% and 50%
Between 51% and 75%
More than 75%
I don't know

19. What percentage of your clients shared credit cards with a partner?

- Fewer than 10%
- Between 10% and 25%
- Between 26% and 50%
- Between 51% and 75%
- More than 75%
- I don't know

20. What reasons did your clients who had joint credit cards or no credit cards at all cite for their choice? (Check all that apply)

Question	Commonly cited	Rarely Cited	Never Cited
Prefer to share credit cards with partner/ prefer partner to manage finances			
Do not want a credit cardt/do not have enough assets			
Partner withholds documents or otherwise prevents from opening own credit card account			
Do not know how to open an credit ac- count			

21. What reasons did your clients who had joint bank accounts or no accounts at all cite for their choice? (Check all that apply)

Question	Commonly cited	Rarely Cited	Never Cited
Prefer to share credit cards with partner/ prefer partner to manage finances			
Do not want a credit cardt/do not have enough assets			
Partner withholds documents or otherwise prevents from opening own credit card ac- count			
Do not know how to open an credit ac- count			

22. What percentage of your clients was employed in a paid position outside the home?

- Fewer than 10%
- Between 10% and 25%
- Between 26% and 50%
- Between 51% and 75%
- More than 75%
- I don't know

23. What percentage of your clients would have liked to have been employed outside the home but was not allowed?

- Fewer than 10%
- Between 10% and 25%
- Between 26% and 50%
- Between 51% and 75%
- More than 75%
- I don't know

24. In what percentage of client households was the following person(s) the primary earner (include public assistance as income)?

Question	Fewer than 10%	Between 10% and 25%	Between 26% and 50%	Between 51% and 75%	More than 75%	I don't know
Client						
Client's partner						
Other household member						
Other						
I don't know						
No is currently employed or receiving benefits						
No single primary earner						

25. What percentage of your employed clients has indicated that they were required to “hand over” their income to their partner or otherwise ask permission to spend their own earned income?

- Fewer than 10%
- Between 10% and 25%
- Between 26% and 50%
- Between 51% and 75%
- More than 75%
- I don't know

26. For those of your clients who had to ask a partner for permission to spend their own earned income, what was the average minimum they had to ask permission to spend?

- \$20 or under
- \$50 or under
- \$100 or under
- More than \$100

27. What percentage of your clients were victims of theft by their abusive partners, including identity theft, tax fraud, and theft of children's social security number?

- Fewer than 10%
- Between 10% and 25%
- Between 26% and 50%
- Between 51% and 75%
- More than 75%
- I don't know

28. What percentage of your clients were denied access to personal documents (ie: passports, driver's licenses, social security cards, etc.)?

- Fewer than 10%
- Between 10% and 25%
- Between 26% and 50%
- Between 51% and 75%
- More than 75%
- I don't know

29. For those clients who suffered economic abuse, what percentage suffered each of the following outcomes as a result?

Question	Fewer than 10%	between 10% and 25%	Between 26% and 50%	Between 51% and 75%	More than 75%	I don't know
Eviction or loss of home						
Accumulated own debt						
Accumulated debt by partners						
Lowered credit score						
Inability to open bank account because of problematic banking history						
Inability to meet basic household expenses						
Disruption of existing childcare arrangement						
Student loan default						
Criminal charges						
Inability to get a job						
Loss of scholarship						
Inability to accumulate assets						
Forced to go on public assistance						
Bankruptcy						
Other						

30. In response to economic abuse or its resulting outcomes, what percentage of your clients took the following actions?

Question	Fewer than 10%	between 10% and 25%	Between 26% and 50%	Between 51% and 75%	More than 75%	I don't know
Sought financial support from friends or relatives						
Sought help or advice from DV or other social service organization						
Sought legal advice						
Sought financial support from faith-based organization						
Applied for public assistance						
No action						
Other						

31. As a DV provider, in general, are you able to remedy the impacts of the following outcomes of economic abuse? (Please distinguish between remedying and mitigating. For example, if a client was evicted as a result of economic abuse, and, as a provider, you were able to find her a new apartment you would have mitigated the impact of her eviction but not remedied the situation as she was not able to move back into her original apartment.)

Question	No	Yes
Eviction or loss of home		
Accumulated own debt		
Accumulated debt by partners		
Lowered credit score		
Inability to open bank account because of problematic banking history		
Inability to meet basic household expenses		
Disruption of existing childcare arrangement		
Student loan default		
Criminal charges		
Inability to get a job		
Loss of scholarship		
Inability to accumulate assets		
Forced to go on public assistance		
Bankruptcy		
Other		

32. If you were able to remedy any of the outcomes listed in the previous question, please explain.

33. As a DV provider, in general, if you weren't able to remedy the impacts of the following outcomes of economic abuse, were you able to mitigate the outcomes?

Question	No	Yes
Eviction or loss of home		
Accumulated own debt		
Accumulated debt by partners		
Lowered credit score		
Inability to open bank account because of problematic banking history		
Inability to meet basic household expenses		
Disruption of existing childcare arrangement		
Student loan default		
Criminal charges		
Inability to get a job		
Loss of scholarship		
Inability to accumulate assets		
Forced to go on public assistance		
Bankruptcy		
Other		

34. If you were able to mitigate any of the impacts listed in the previous question, please explain.

35. Of your clients who sought help as a result of economic abuse, what was the most common experience with the following resources?

Question	Very Helpful	Somewhat Helpful	Not Helpful	I don't know
Financial/emotional support from friends or relatives				
Financial support from faith-based organization				
DV or social service organization				
Legal counsel				
Government agency services				
Public assistance				
Police				
Credit bureau				
Credit card company fraud unit				
Other				

36. Of your clients who suffered economic abuse and did not seek outside help, which percentage cited the following reasons? (Does not need to total 100%)

Question	Fewer than 10%	between 10% and 25%	Between 26% and 50%	Between 51% and 75%	More than 75%	I don't know
Feared abuse or further victimization						
Did not have anyone to turn to for support						
Did not know where to get help						
Embarrassed						
Did not know help was available						
Afraid to seek help due to immigration status						
Afraid to seek help due to language barriers						
Other						

APPENDIX II: DETAILED DEMOGRAPHIC INFORMATION OF RESPONDENTS

The survey was distributed to 54 domestic violence service agencies. The data below is based on 39 distinct responses: 27 unique agencies completed 31 surveys and eight responses were submitted anonymously.

A. Demographics

The domestic violence service providers that responded to our survey serve a geographically and ethnically diverse population. Individuals from every borough were represented, though the Bronx and Manhattan more heavily so. Respondents provide services to numerous ethnicities and nationalities, with a high representation of immigrants.

Figure 6: Which geographic communities do you serve?

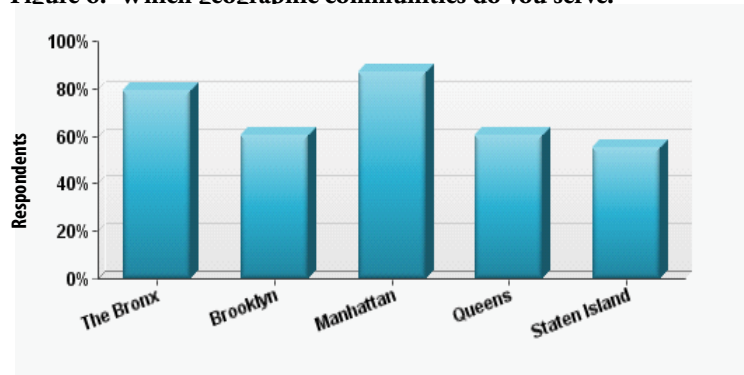


Figure 7: What percentage of your clients was fluent or nearly fluent in written English?

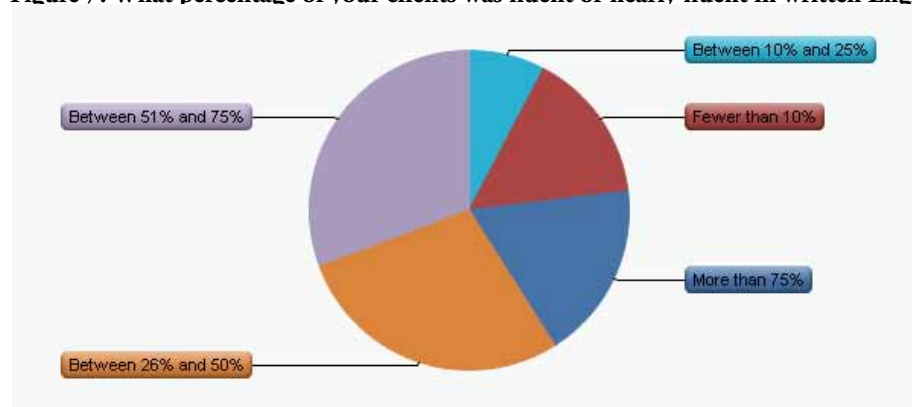
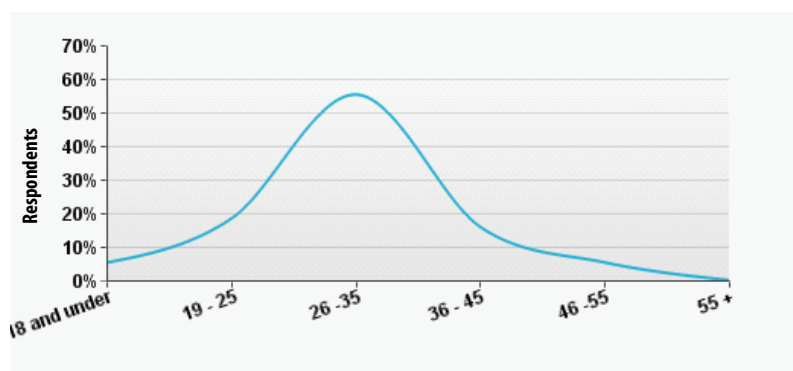


Figure 8: Which age range encompasses the majority of your clients?



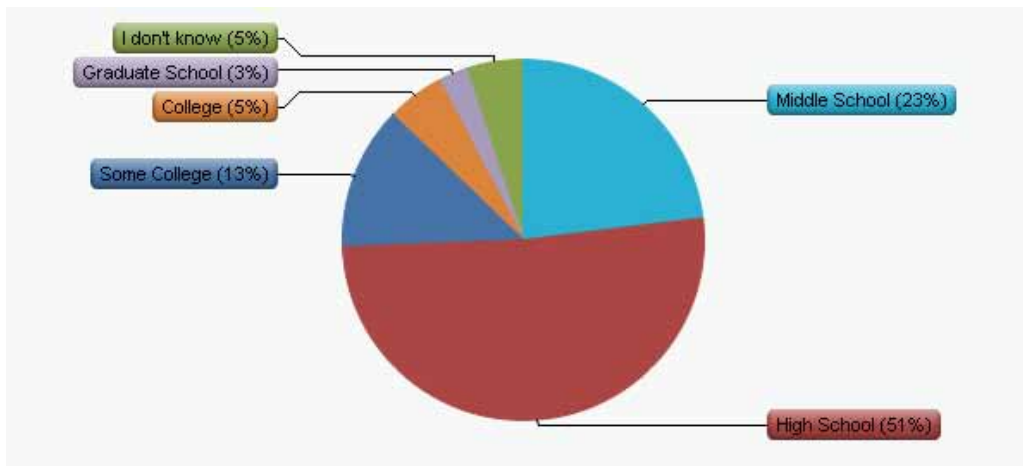
B. Economic Profile of Respondent Client-Base

The questions in the survey were designed to cover the period when respondents' clients were in abusive relationships. The domestic violence service providers that responded to our survey serve a predominantly low-income and disenfranchised population. Survey respondents indicated that most clients had minimal educational attainment, below poverty level incomes, and multiple dependants.

Educational Attainment

Over 70 percent of providers who completed this survey report serving clients who, on average, had a high school education or less, with 23 percent of providers saying that their average client had only completed middle school.

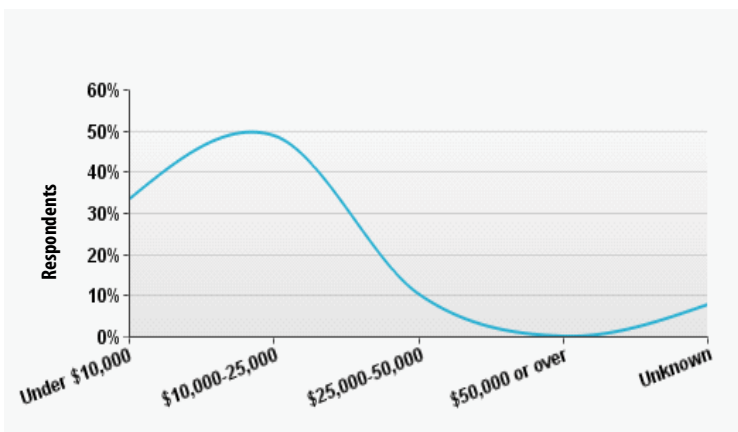
Figure 9: What was the average highest level of education for your clients?



Household Income

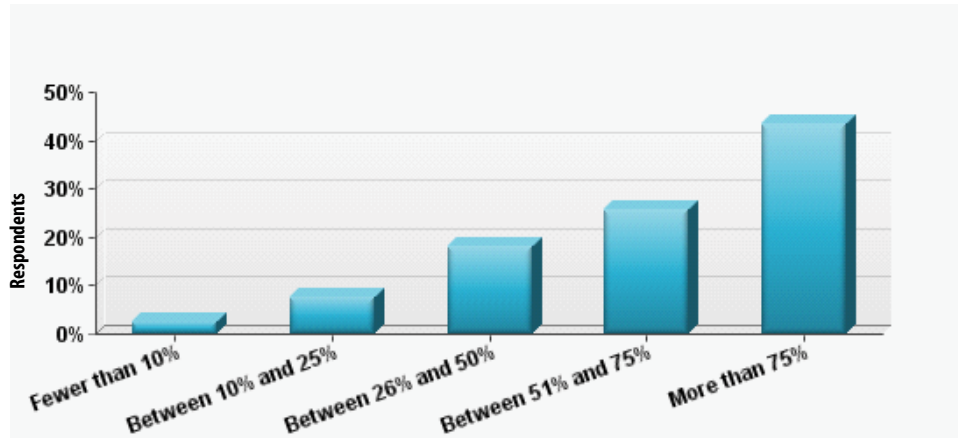
An overwhelming majority - 82 percent - of survey respondents indicated that they serve domestic violence survivors who, on average, lived in households with annual incomes below \$25,000; 33 percent of providers report that the average client household lived on less than \$10,000 a year. See Figure 10 for income distributions.

Figure 10: What is the known average annual income per household?



Similarly, 70 percent of respondents work in organizations where at least half the clients lived below the poverty line. Moreover, for 95 percent of respondents, the average client had at least one dependant in the home. Over one-third (36 percent) of providers serve a client population where at least 10 percent of clients were financially responsible for dependants living outside their household.

Figure 11: What percentage of your clients was below the poverty line?



Bank and Credit Card Accounts

Respondents reported, with almost equal frequency, clients having either independent or shared bank or credit card accounts. For one in three respondents, less than 10 percent of their client-base had their own bank or credit card accounts. However, for almost half of respondents, between 10 and 50 percent of their client-base did have independent bank accounts and for one in three respondents, between 10 and 50 percent had an independent credit card. For nearly 40 percent of respondents, between 10 and 50 percent of their client-base had joint bank accounts shared with their abusive partner. Similarly, for one in three respondents, between 10 and 50 percent of their client-base share a credit card account with their abusive partner.

The questions about finances also revealed that many respondents did not know details about the status of clients' bank accounts or credit card accounts. One in five respondents did not know whether their clients had independent bank or credit card accounts. One in three did not know if clients had joint accounts with abusive partners.

Employment

For almost 80 percent of respondents, less than half of their client-base was employed in paid positions outside of the home. And for almost 50 percent of respondents, more than a quarter of their clients would like to be employed, but were prevented from working by their abusive partner. Interestingly though, no clear pattern emerged as to who was most commonly the household primary earner, with clients and their partners being named with similar frequencies.

APPENDIX III: EXPERT INTERVIEWS

Michelle Fiore, Vista and AmeriCorp Director, KDVA, September 7, 2012

Dora Galacatos, Adjunct Professor of Law, Senior Counsel to Feerick Center for Social Justice, Fordham University, September 6, 2012

Laura Russell, Supervising Attorney, Family/Domestic Violence Unit
The Legal Aid Society, Bronx Neighborhood Office; Co-Supervisor Citywide Domestic Violence Project, September 8, 2012

Becky Smith, Director of Strategic Initiatives, The Financial Clinic, September 7, 2012

Erika Sussman and Sara Shoener of the Center for Survivor Agency and Justice, September 6, 2012

Catherine Trapani, Housinglink Director, New Destiny, Domestic Violence Economic Justice (DVEJ) Task Force Co-Chair, September 4, 2012

Gwen Wright, Director of Human Services and Prevention, New York State Office for the Prevention of Domestic Violence, August 28, 2012

APPENDIX IV: DVEJ BEST PRACTICES FOR FINANCIAL SAFETY PLANNING IN DOMESTIC VIOLENCE SHELTERS

BEST PRACTICES FOR FINANCIAL SAFETY PLANNING IN DOMESTIC VIOLENCE SHELTERS

Domestic violence shelters should use this tool as a guide to spark important conversations about financial security with survivors and integrate that dialogue into existing programming. By including a few targeted screening questions in an initial assessment, shelter advocates can efficiently “flag” financial issues, make appropriate referrals, and help residents work on important safety planning steps to stabilize their families and establish control of their financial lives.

SCREENING QUESTIONS FOR RESIDENTS

DOCUMENTS

- 1 Do you have access to all of your personal documents and financial statements?
- 2 Does your abuser have access to your personal identifying information, documents, or financial statements?
- 3 In general, who has controlled the finances in your household?

ASSETS AND GOALS

- 1 Do you have a safe place to save money without your abuser accessing it?
- 2 What's one thing you'd like to save for?
- 3 What is one thing you or your children didn't get to do last year that you'd really like to do this year?

BANKING

- 1 Do you have a bank account? Joint or individual?
- 2 Can your abuser physically or electronically access your bank account or statements?
- 3 Have you or your abuser ever been denied a bank account when you tried to open one?

CREDIT AND DEBT

- 1 Have you seen your credit report recently?
- 2 Do you know if anyone has ever used your personal information or your children's information to obtain credit?
- 3 Have you received calls or letters from debt collectors?

TAXES

- 1 Have you ever filed your taxes? If so, where?
- 2 Have you or your children ever been claimed on a tax return without your permission?
- 3 Have you ever received letters from the IRS or NY State Tax Department stating you had a problem with your taxes?

ACTIONS TO CONSIDER

- Gather documents and establish a safe place to keep them (trusted friend, PO Box, etc.)
- Replace missing documents (birth certificates, health insurance card, photo ID, etc.)

- Designate a safe place to keep money
- Identify a short-term, passionately-held goal

- Close joint accounts
- Open new accounts at a new bank
- Change PINs, mailing addresses, and passwords on all accounts

- Visit annualcreditreport.com and pull your three reports
- Check out ftc.gov/idtheft

- Call 311 and file for free
- Contact the IRS at 800-908-9946 and NY State Tax Department at 518-457-5181 to request a tax transcript

READY, SET, GREENLIGHT



© Copyright 2012 The Financial Clinic, all rights reserved.

This tool was developed by the New York City Domestic Violence Economic Justice Taskforce with the help of the Best Practices Committee of the New York City Coalition of Domestic Violence Residential Service Providers and informed by the Ready, Set, GreenLight Initiative—a collaboration with United Way of New York City and The Financial Clinic that has trained domestic violence advocates to integrate financial development into their shelter services.



THE WORKER INSTITUTE
ADVANCING WORKER RIGHTS AND COLLECTIVE REPRESENTATION



SCOTT M. STRINGER
MANHATTAN BOROUGH PRESIDENT

Municipal Building One Centre Street, 19th Floor New York, NY 10007

Tel: 212.669.8300 Fax: 212.669.4306

www.mbp.org

Visit our Manhattan Minute blog at www.mbp.org/blog.asp



[Facebook.com/scottstringernyc](https://www.facebook.com/scottstringernyc)



[@scottmstringer](https://twitter.com/scottmstringer)



[scottmstringer.tumblr.com](https://www.tumblr.com/scottmstringer)